American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
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Kowloon, Hong Kong
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AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

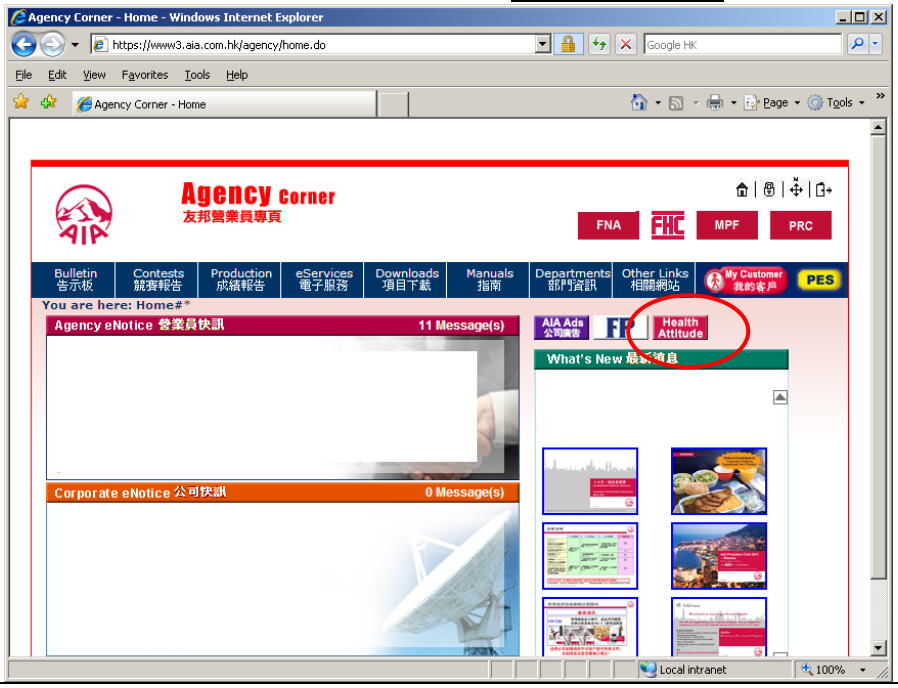
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


</td></tr>
</table>

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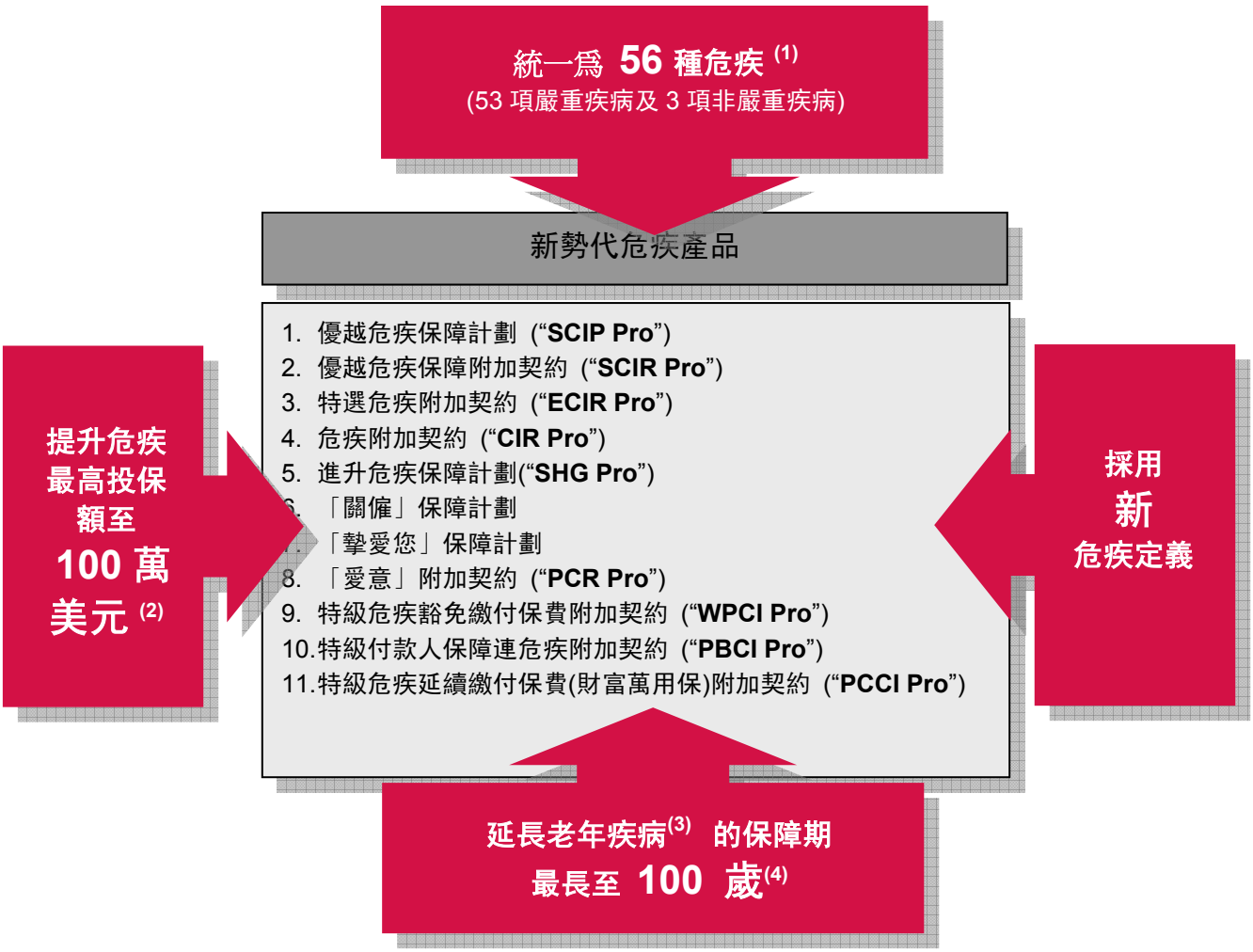
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

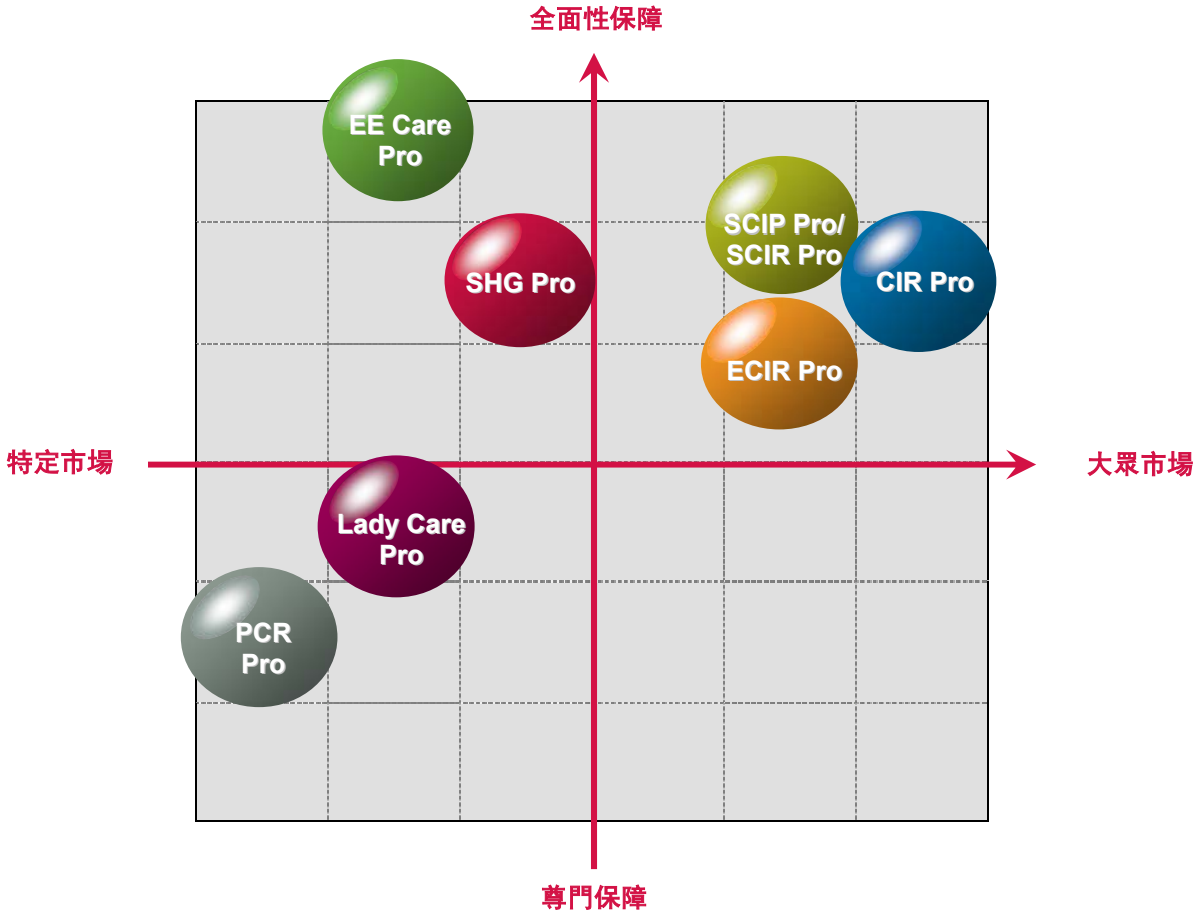
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

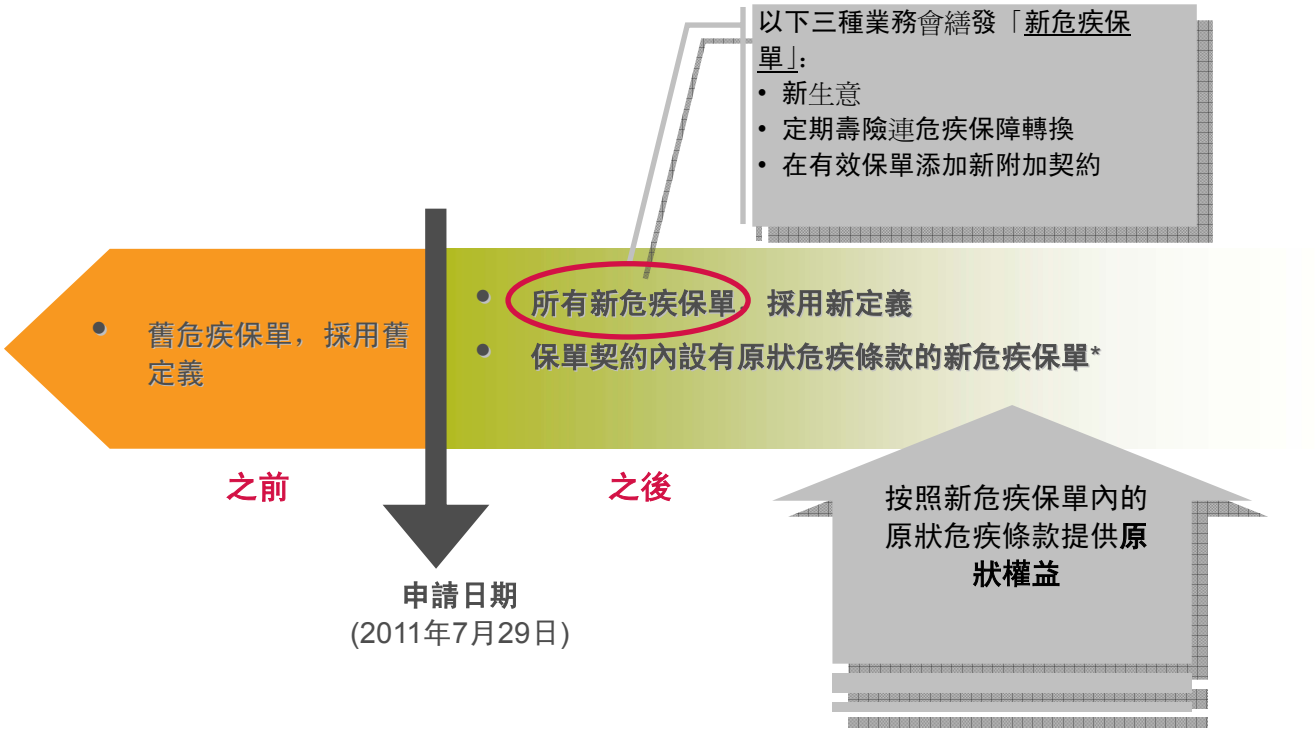


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

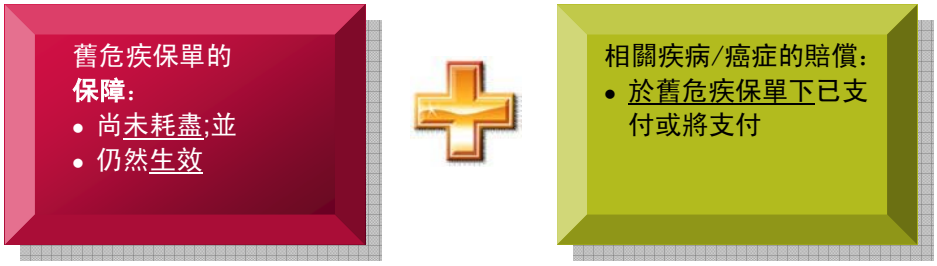
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

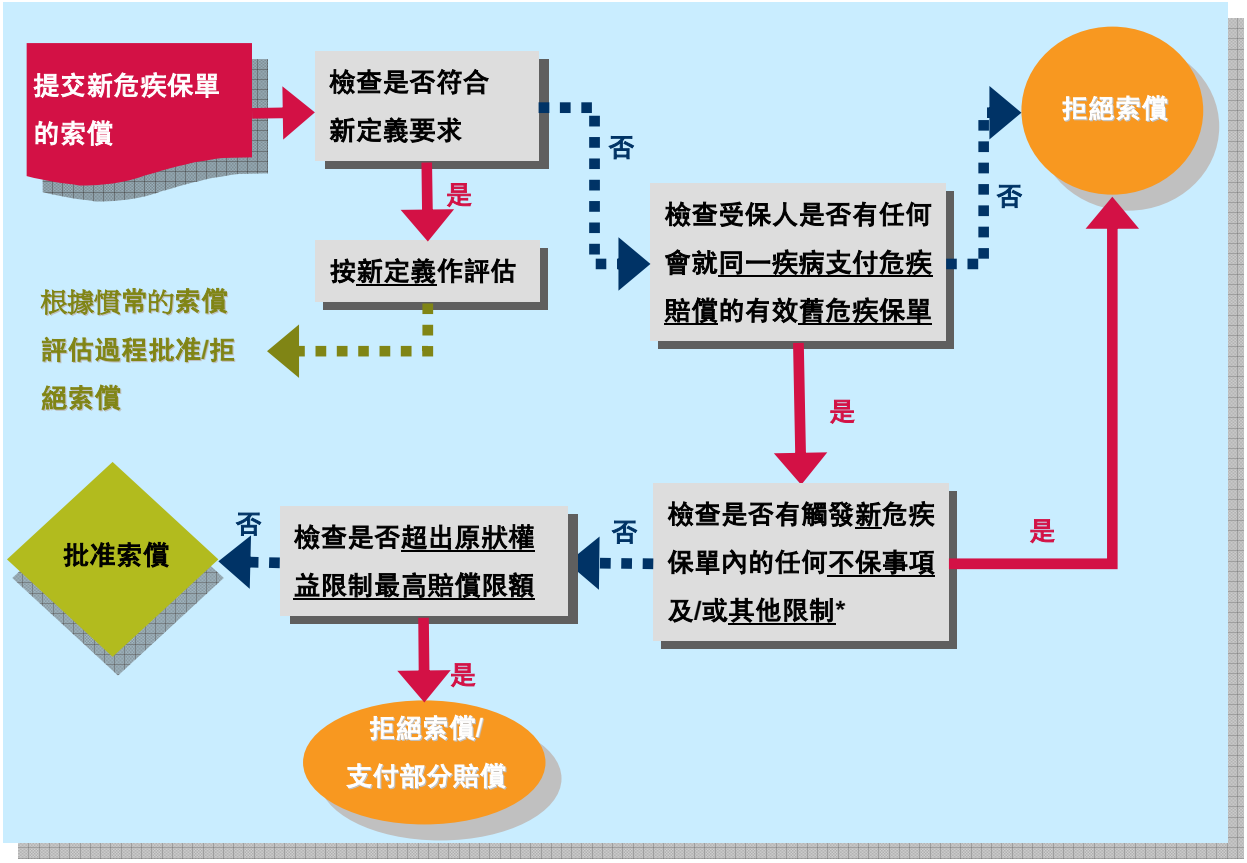
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

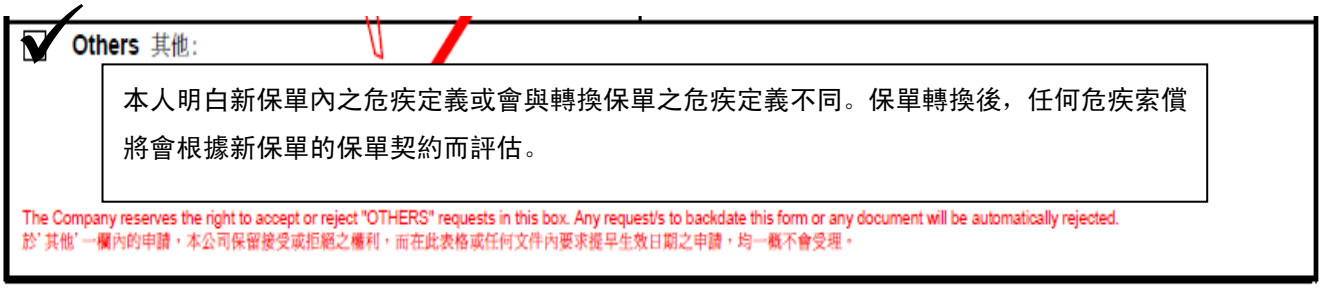
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 血管成形術及其他冠狀動脈疾病之創傷性療法 (Angioplasty and Other Invasive Treatments for Coronary Artery Disease)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
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AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

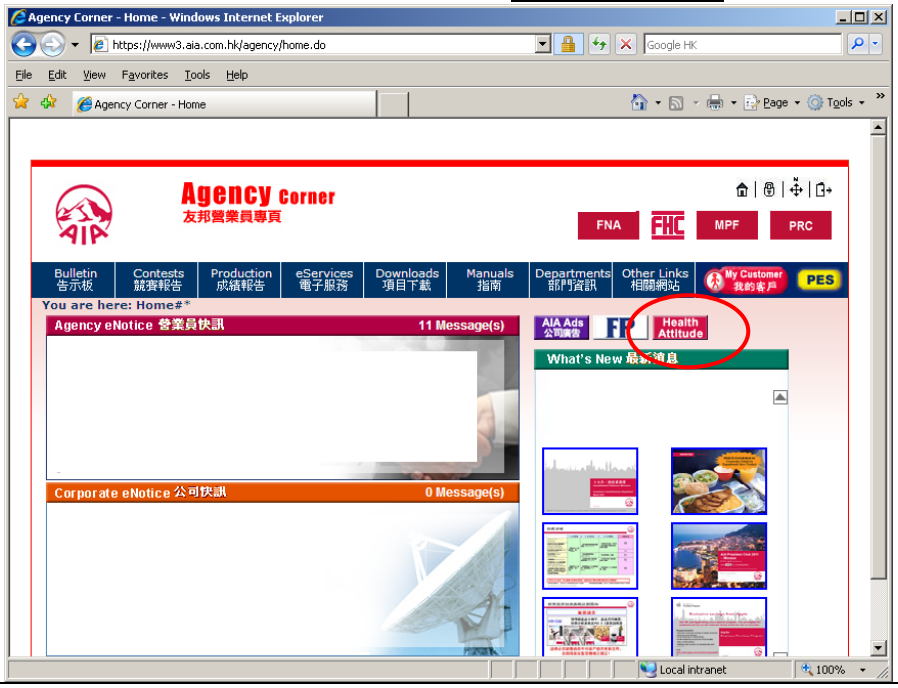
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


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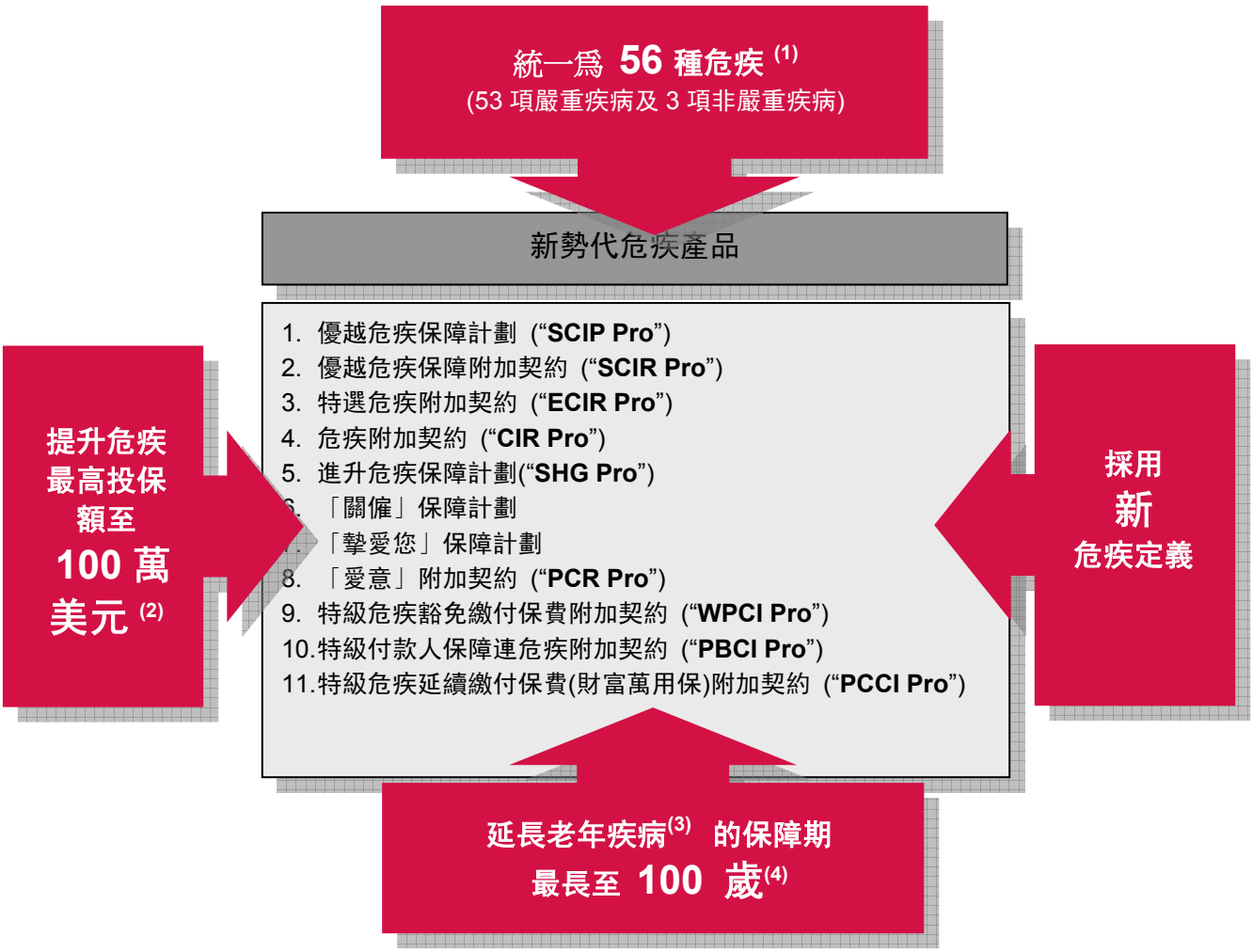
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

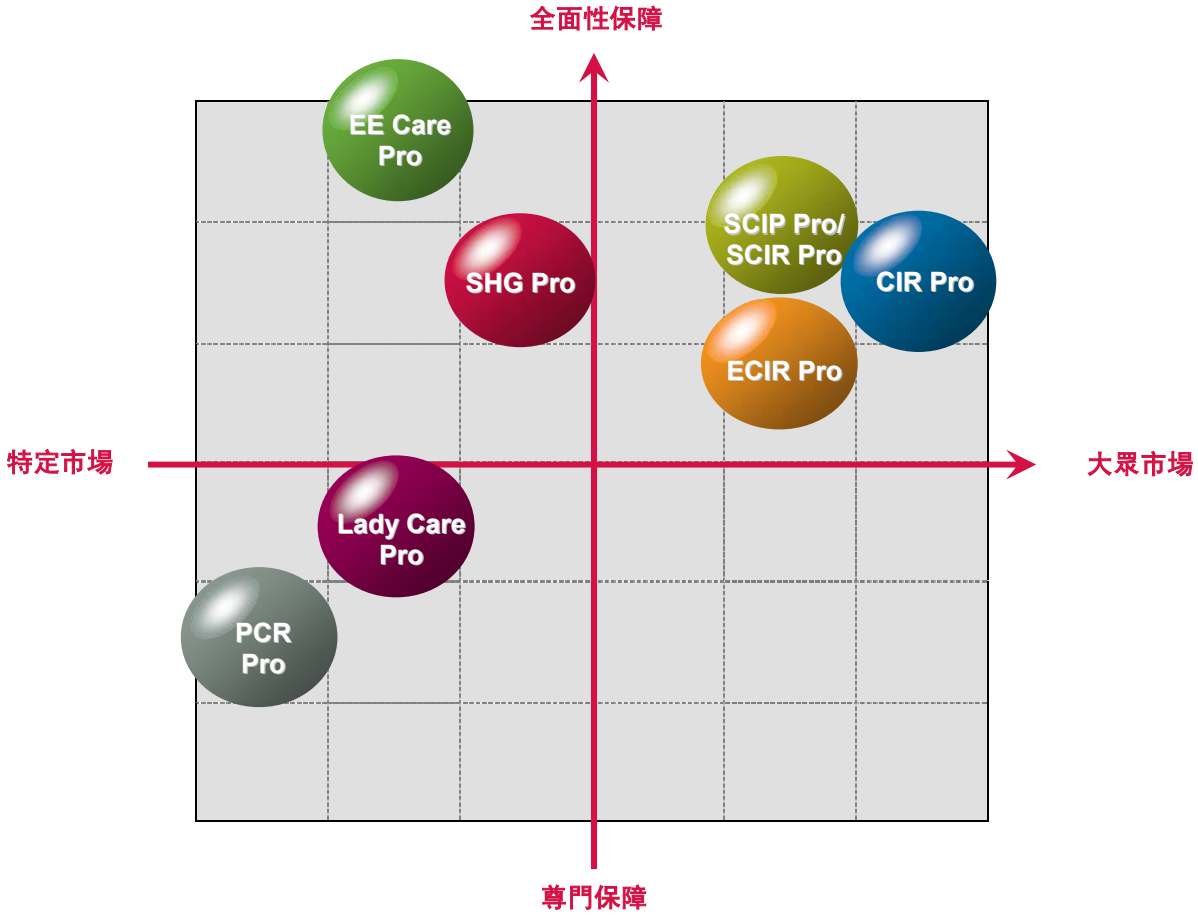
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

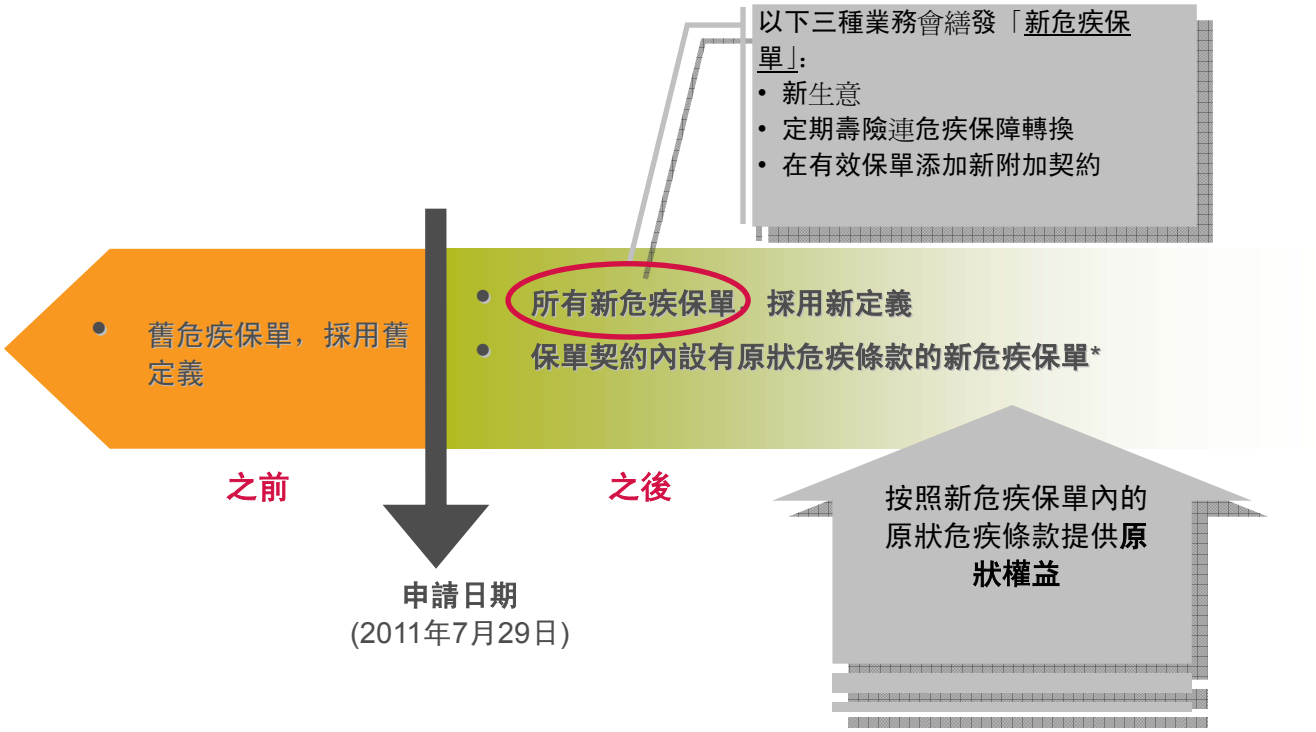


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

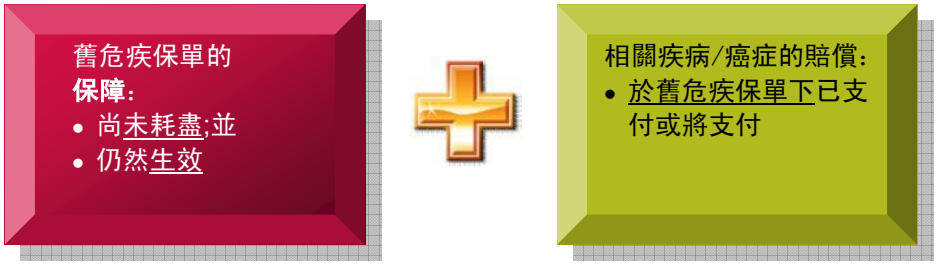
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

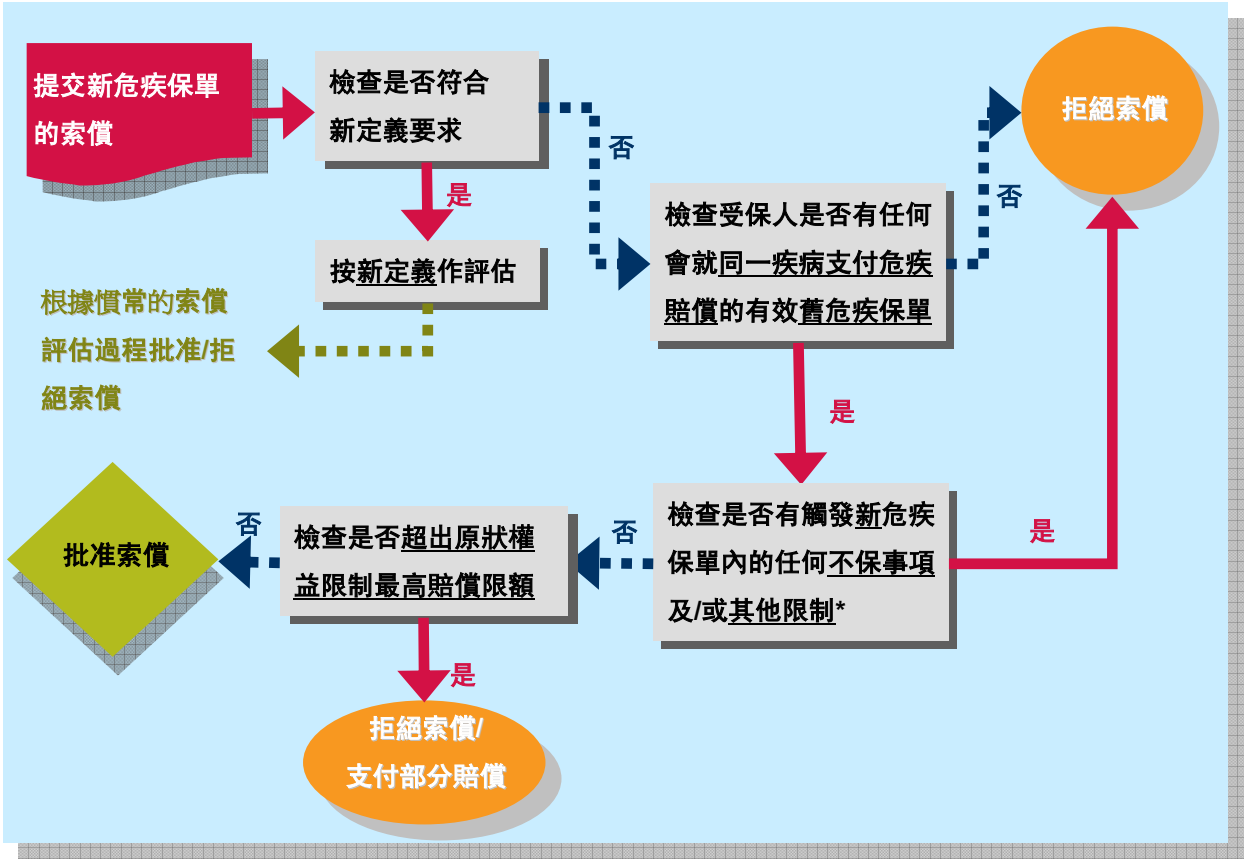
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

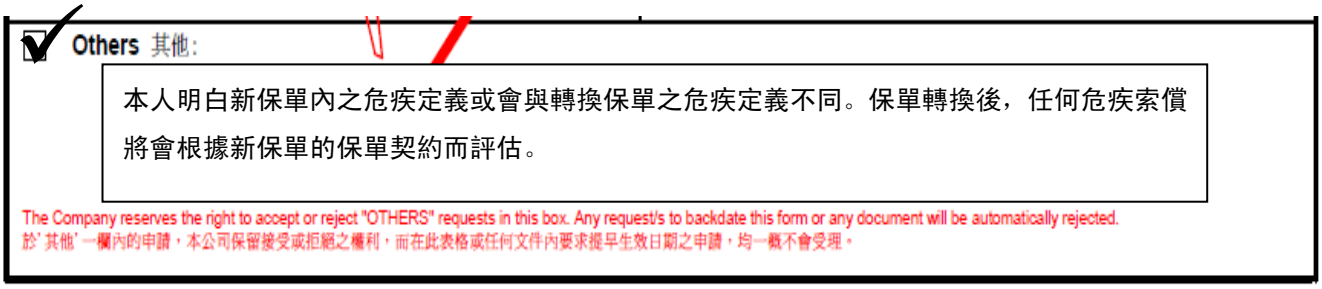
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
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附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 血管成形術及其他冠狀動脈疾病之創傷性療法 (Angioplasty and Other Invasive Treatments for Coronary Artery Disease)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

OP03HK

LEVEL TERM (LT) RIDER

Description

The Level Term Rider is a supplementary contract which provides at minimum cost additional benefits in the event of the insured's death within the term period.

There are 3 types of term riders. One is the Five Year Renewable and Convertible Term Rider. The 2nd is the 5 year Renewable and Convertible TR with APWP. The other, which is convertible but non-renewable, includes term for 10, 15, 20, 25, and 30 years and until ages 55, 60 and 65.

Both renewal and conversion privileges are exercisable without evidence of insurability. While renewal privilege can only be exercised at the expiry date or at age 69 whichever is earlier, conversion privilege can be exercised at any time up to age 60. The new policy will on conversion be issued at the attained age of the insured, with the premium based on the Company's rates then in use.

Underwriting

1. It is issued to applicants aged 16 to 60 inclusive.
2. The maximum amount of the term rider is five times the face amount of the basic policy.
3. The rider can only be attached to Life or Endowment policy requiring premium payment for a period not less than that of the term rider.
4. The rider may be accepted on non-medical basis provided that the total face amount of the basic policy plus the face amount of the rider is within non-medical limits.
5. The face amount of the basic policy is added to the face amount of the rider when determining the medical requirements.
6. For the 5-Year Term Rider with APWP benefit, APWP is sold as a package and the premium is one composite premium consisting of Term rider rate and APWP rate and available to STANDARD LIFE only.

Benefit

This benefit is payable only if death occurs before the end of the term of the rider.

For Five Year Renewable and Convertible Term Rider with APWP, advance payment and wavier of premium benefit will be granted when the insured become totally and permanent disable at least for six consecutive months.

Premiums

1. Premium rates are shown on Pages C2 - C3
2. Premiums are payable during the term of the rider.

DECREASING TERM (DT) RIDER

Description

This is a decreasing term rider which provides maximum protection at inception and reduces monthly such that the sum insured will be the same as the outstanding balance under the mortgage loan.

Underwriting

1. It is issued to applicants aged 16 to 60 with maximum expiry age of 65.
2. The rider is available for terms of 5, 7, 10, 12, 15, 20 and 25 years at mortgage interest rates of 3, 6, 9, 12, 15, 18 and 21%.
3. The maximum initial face amount of the rider is five times the face amount of the basic policy.
4. The rider can only be attached to a Life or Endowment policy requiring premium payment for a period not less than that of the rider.
5. The rider may be accepted on non-medical basis provided that the total face amount of the basic policy plus the face amount of the rider is within non-medical limits.
6. The face amount of the basic policy is added to the initial face amount of the rider when determining the medical requirement.

Benefits

This benefit is payable only if death occurs before the end of the term of the rider.

1. Premium rates are shown on Page C5 - C11
2. Premiums are payable during the term of the rider.

OPTION TO PURCHASE ADDITIONAL INSURANCE (OPAI) RIDER

Description

The rider guarantees the policyowner the right to purchase additional life insurance (up to specified maximum amounts) on specified future dates at standard rates without evidence of insurability being required at such later dates. However, the new policy will be issued at the attained age of the insured with the premium based on the Company's standard rates then in use.

Underwriting

1. The rider will be issued only to standard lives, aged 16 to 37 inclusive, at the time of issue of the basic policy.
2. The rider will be issued only if the insured is the policyowner.
3. It can be issued for any amount (called the basic amount of the option) subject to a maximum of US$20,000 or twice the face amount of the basic policy whichever is lower.
4. The rider can only be issued after a medical examination.
5. To determine the face amount for medical requirements, the face amount of the rider is added to the face amount of the basic policy.
6. Any special restrictions included in the original basic policy will also be included in the new policy resulting from the exercise of the option.

Benefits

1. The specific future dates on which additional insurance can be issued are the policy anniversaries of the basic policy following the 25th, 28th, 31st, 34th, 37th and 40th birthdays. Thus the Option Dates for various issue ages are:

Issue Ages	Number of Option Dates	Option Date Ages
16 - 24	6	25, 28, 31, 34, 37, 40
25 - 27	5	28, 31, 34, 37, 40
28 - 30	4	31, 34, 37, 40
31 - 33	3	34, 37, 40
34 - 36	2	37, 40
37	1	40

2. The new policy must be applied for on the Option Date or within 60 days prior thereto. Any policy applied for, however, will not become effective until the Option Date.
3. The purchase option can be used ahead of the scheduled time if the insured marries or becomes a father (or mother) so long as the option is exercised within 60 days after the marriage or birth. If there are twins, etc. the amount of the option available is the usual Basic Amount multiplied by the number born.
4. A new policy purchased under the OPAI provision may be on any Whole Life or Endowment plan then written by the Company.

Premiums

1.Premium rates are shown below

2.Premiums are payable to age 40 (i.e. the last option date)

M/F Age	Annual Premium per 1,000 Basic Amount of Option	M/F Age	Annual Premium Per 1,000 Basic Amount of Option
16	0.95	26	1.45
17	1.00	27	1.50
18	1.05	28	1.55
19	1.10	29	1.60
20	1.15	30	1.65
21	1.20	31	1.70
22	1.25	32	1.75
23	1.30	33	1.80
24	1.35	34	1.85
25	1.40	35	1.90
		36	1.95
		37	2.00

EXAMPLE

Age	: 30
Sex	: Male
Basic Plan	: 20 YR. End./ Non-Par
Amount	: US$20,000
Size Discount	: US$1

OPAI Amount	:US$10,000
Mode	: Annual
20E Premium	: 20 x 37.37 = 747.40
OPAI Premium	: 10 x 1.65 = 16.50
Total Premium	: 763.90

ACCIDENTAL DEATH BENEFIT (ADB) AND (RCC) RIDER

Description

The ADB rider provides an additional sum in the event of death from accident. Coverage is also extended to accidents arising from assault, murder, riot and civil commotion by payment of an extra premium. RCC is compulsory unless declined by the Company.

Underwriting

1. It is available to applicants aged 16 to 60 inclusive.
2. The overall limit of accident benefits (which includes AI, ADD and ADB) is subject to an absolute maximum of US$400,000 or 5 times the total face amount of the basic policy and term riders whichever is lower.
3. The maximum amount of RCC that can be issued is equal to the principal sum (AI, ADD and ADB combined) or US$100,000 whichever is less.
4. RCC is not available to applicant whose duties or employment might involve him in riot control, in risks of being assault or to an applicant who has a history of involvement in fighting, brawling etc.

Benefits

1. The benefit is payable if the insured dies of accident before he reaches age 65 and before the policy becomes paid-up.
2. Exclusion– This rider does not cover accidental death arising from the following: (a) Suicide; (b) Assault, murder, riot and civil commotion (unless covered by RCC rider); (c) Military service; (d) Poison, gas and fumes; (e) Drug and alcohol.

Premiums

1. The standard ADB rate is US$1.00 per thousand for all ages. RCC rate is US$0.2 per thousand.
2. Premium are payable during the premium paying period of the basic policy or until the insured reaches age 65 whichever is earlier.
3. Premiums for RCC must be added unless it is declined by the Company.

EXAMPLE

Age : 30
Sex : Male
Basic Plan: 20 Yr End./ Non-Par
Amount : US$20,000
Size
Discount : US$1

ADB Amount : US$10,000
Mode : Annual
Occupation : Bank Clerk
20E Premium : 20 x 37.37 = 747.40
ADB Premium: 10 x 1.20 = 12.00

Total Premium: 759.40

ACCIDENT INDEMNITY (AI) AND (RCC) RIDER

Description

The AI rider provides comprehensive additional benefits for death or injuries resulting from accident. Like ADB, RCC is compulsory unless declined by the Company.

Underwriting

1. It is available to applicant aged 16 to 60 inclusive.
2. the maximum amount of AI that can be issued cannot exceed 2 times annual income, subject to a minimum of US$3,000, and a maximum of US$100,000 for occupational classes 1, 2 and US$50,000 for occupational classes 3 & 4.
3. The overall limit of all accident benefits combined (which includes AI, ADD and ADB) is subject to an absolute maximum of US$400,000 or 5 times the total face amount of the basic policy and term riders whichever is lower.
4. The maximum amount of weekly indemnity that can be issued cannot exceed 75% of earned weekly income, subject to a maximum of US$750 per week for occupational classes 1 & 2 and US$375 per week for occupational classes 3 & 4.
5. The maximum amount of RCC that can be issued is equal to the principle sum (AI, ADD and ADB combined) or US$100,000 whichever is less.
6. RCC is not available to applicant whose duties or employment might involve him in riot control, in risks of being assault or to an applicant who has a history of involvement in fighting, brawling, etc.
7. Occupational classes are shown on Page C18
8. Coverage for housewives are limited to US$10,000 at class 2.
9. The rider should not be sold to individual residing outside South East Asia.

Benefits

This benefit is payable only if the accident occurs before the insured reaches age 65 or before the policy becomes paid-up whichever is earlier. For each $1,000 of principal sum, AI provides the following benefits:

1. Death and Dismemberment
   (a) Loss of life.....$1,000
   (b) Loss of two or more members..... 1,000
   (c) Loss of one member..... 500
   (loss of one member is defined as loss of one limb or loss of sight in one eye)
   (d) Loss of thumb and index finger..... 250
2. Weekly Indemnity
   (a) Temporary, total and continuous disability for maximum of 52 weeks.....$7.50 per week
   (b) Partial disability (max. 52 weeks).....$1.875 per week
3. Permanent Disability Indemnity
   $10 per month for 100 months for permanent, total and continuous disability provided that the indemnity in Item (2) has been paid for fifty-two weeks.
4. Hospital Indemnity
   Additional $3.75 for the period during which the insured is an in-patient of a licenced hospital, but not exceeding twenty weeks.

5. Surgical Indemnity
   Surgical Indemnity for any surgical operation or operations named in the schedule as listed out in the contract.
6. Double Indemnity
   Double the amounts for items 1, 2 and 3 for accidents occurring in certain types of public conveyance, elevators or burning of public buildings.
7. Exclusions

This rider does not cover accidental death or injuries arising from the lowing:

(a) Suicide;
(b) Assault, murder, riot and civil commotion (unless covered by RCC rider);
(c) Military service;
(d) Poison, gas and fumes;
(e) Drug & alcohol
(f) War, making arrest as an officer of law (unless covered by RCC)
(g) brawling, violation of law
(h) racing on horse (wheels, scuba diving)
(i) hernia, ptomaines or bacterial infection
(j) aviation except in an aircraft operated by a commercial passenger airline on a scheduled route

remiums

1. Premium rates for AI and RCC are shown on Page C18
2. Premium are payable during the premium paying period of the basic policy or until the insured reaches age 65 whichever is earlier.
3. Premiums for RCC must be added unless it is declined by the Company.

EXAMPLE

ge	: 30	AI Amount	: US$10,000
ex	: Male	Mode	: Annual
asic Plan	: 20 Yr. End./ Non-Par	Occupation	: Bank Clerk (Class 1)
		20E Premium	: 20 x 37.37 = 747.40
mount	: US$20,000	AI Premium	: 10 x 4.50 = 45.00
ize		Total Premium	: 792.40

ACCIDENTAL DEATH & DISMEMBERMENT (ADD) AND (RCC) RIDER

Description

The ADD rider provides additional benefits in case of death or loss of sight or dismemberment resulting from accident. Like, ADB, RCC is compulsory unless declined by the Company.

Underwriting

1. It is available to applicants aged 16 to 60 inclusive,
2. The overall limit of accident benefits (which includes AI, ADD and ADB) is subject to an absolute maximum of US$400,000 or 5 times the total face amount of the basic policy and term riders whichever is lower.
3. The maximum amount of RCC that can be issued is equal to the principal sum (AI, ADD and ADB combined) or US$100,000 whichever is less.
4. RCC is not available to applicant whose duties or employment might involve him in riot control, in risks of being assault or to an applicant who has a history of involvement in fighting, brawling etc.
5. Occupational classes are shown on Page C18

Benefits

1. This benefit is payable only if the accident occurs before the insured reaches age 65 or before the policy becomes paid-up whichever is earlier.
2. ADD provides the same benefits as item (1) of the AI rider (Page C15)
3. Double Indemnity - the amount payable under 2 above will be doubled for accidents occurring in certain types of public conveyance, elevators or burning of public buildings.
4. Exclusions –This rider does not cover accidental death or dismemberment arising from the following:
   (a) Suicide;
   (b) Assault, murder, riot and civil commotion (unless covered by RCC rider);
   (c) Military service;
   (d) Poison, gas and fumes;
   (e) Drug and alcohol
   * Items added as prior page (f) to (j)

Premiums

1. Premium rates for ADD and RCC are shown on page C18
2. Premium are payable during the premium paying period of the basic policy or until the insured reaches ages 65 whichever is earlier.
3. Premiums for RCC must be added unless it is declined by the Company.

EXAMPLE

Age	: 30	ADD Amount	: US$10,000
Sex	: Male	Mode	:Annual
Basic Plan	: 20 Yr. End./Non-Par	Occupation	: Bank Clerk (Class 1)
Amount	: US$20,000	20E Premium	: 20 x 37.37 = 747.40
Size		ADD Premium	: 10 x 2.25 = 22.50
Discount	: US$1	Total Premium	: 769.90

Hospital and Surgical (H & S) Rider

Description of HS

The rider covers the hospitalization as a result of injury or illness.

Three options of coverage are available: Ward, Semi-Private and Private. Each provides the following items of reimbursement;

-Daily room and Board (max. 90 days)
-Physician Visits (max. 90 days)
-Miscellaneous Hospital Expense Benefit
-Surgeon's Fees
-Anaesthetist's Fees
-Operating Theatre Fees
-Emergency Out-patient (Accident)

Supplementary Major Medical (SMM) Rider

Description of SMM

This optional Rider can only be attached to H&S rider. Under the SMM Rider, the Company will reimburse 80% of the balance of eligible expense not covered by the HS Rider and in excess of a deductible amount of HK$1,000 or US$125.

Benefit

The overall maximum benefit payable under SMM Rider is:

Plan	*Overall Limit*
Ward	HK$ 50,000
Semi-Private	HK$100,000
Private	HK$200,000

Hospitalization Benefit (HB) Rider

Description of HB

-HB rider provides fixed daily income benefit when the insured is hospitalized due to illness or injury, regardless of the hospitalization expenses actually charged.

-Maximum daily benefit : 365 days

Underwriting (HS & HB)

1. Both riders can be issued to applicant aged 0 to 55 inclusive.
2. The minimum total face amount of the basic policy and term riders is 250 times the daily room and board benefits and HB rider, if any. i.e. Minimum face amount at least equal to 250 X (HS amount and HB amount).
3. The riders are available to occupation classes 1 - 4 only. Those with occupational ratings will be charged higher rates.
4. These plans normally will not be sold to individuals who are covered under a Group Hospital & Surgical plan.
5. These plans are not granted to seamen or any other Marine Service Personnel, or those who are residing outside South-East Asia, or leaving for other places where we have no branch offices.
6. The combination total of H & S (room and board) and HB (daily benefit) is subject to a maximum of US$238 for one life.
7. This rider is available to housewives, students and juveniles.
8. Benefits in all cases will terminate when the insured reached age 60.

Exclusions - This rider does not cover injury or illness arising from the followings :

(a) Suicide or attempted suicide;
(b) War, strikes, riots and civil commotion;
(c) Military service;
(d) Violation of law;
(e) Pregnancy, miscarriage or childbirth;
(f) Drugs and alcohol;
(g) Mental or nervous disorders;
(h) Cosmetic surgery, dental care;
(i) General check-up, pre-existing conditions;
(j) Treatment for tonsils, adenoids, hernia or a disease particular to the female generative organs unless this rider has been continu ously inforce for 120 days.
(k) Compensation or benefits payable under government program or other hospitalization insurance policy except for charges that are not reimbursed by such programs or policies.

PAYOR BENEFIT (PB) RIDER

Description

This rider provides for the waiver of premium on a juvenile policy when the payor dies or becomes disabled. Premiums are payable during the premium paying period of the basic policy or until the child reaches age 25 or the payor reaches age 60 whichever is earlier.

Underwriting

1. The insured of the basic policy must be a child aged 15 or younger or a student between age 16 to 20.
2. The payor must be adult age 50 or younger.
3. The usual non-medical limits and medical requirements apply on the payor based on the total of *one half of* the face amount of all juvenile policies to which the payor is attached plus the amount of insurance on the payor's own life. (exclude face amount of Term Rider)

Benefits

1. When the payor dies or becomes totally and permanently disabled before he reaches age 60, and before the child reaches age 25, all future premium payments of the juvenile policy will be waived up to maturity of the basic policy or the child reaches age 25 whichever is earlier. The juvenile policy will be kept inforce as though premiums waived were paid in cash.
2. This rider will terminate when the child reaches age 25.

Premiums

1. Premium on PB are payable during the premium paying period of the basic policy or until the child reaches age 25 or until the payor reaches age 60 whichever is earlier.
2. If the payor is housewife the premium rates are 1.5 times the standard rates.
3. Premium rates are shown on Page C27

Example 1

Basic Policy	:	Endowment at age 18 (participating)
Sum Assured	:	US$10,000
Age	:	Child - 3, Payor - 46
Basic Premium	:	10 x 64.05 = 640.50
Max. PB Benefit Period		= min. (term of policy, age 25 less child's age)
		= min. (15, 25-3)
		= 15
Annual Premium Rate per $100 of Basic Premium		= 8.69
PB Premium		= 640.50 x 8.69%
		= 55.66
Total Premium		= 640.50 + 55.66
		= 696.16

PAYOR BENEFIT (CI) RIDER

Description

The rider provides for waiver of premium benefit on a juvenile policy when the payor:

-dies,

-becomes totally & permanently disabled,

-or diagnosed by a registered medical practitioner as suffering from any of the following critical illnesses before he reaches age 60, and before the child reaches age 25;

a) First heart attack
b) Stroke
c) Coronary Artery Surgery & other serious Coronary Artery Disease
d) Cancer (excludes skin cancers other than malignant melanoma)
e) Pulmonary Arterial Hypertension (Primary or Secondary)
f) Kidney Failure
g) Major Organ Transplant (kidney, heart, liver or lung)
h) Multiple Sclerosis
i) Paralysis
j) Poliomyelitis
k) Muscular Dystrophy

Underwriting

The insured must be either
(i) a child aged 15 or below, or
(ii) a student between age 16 to 20.

The payor must be adult aged 50 or younger

The usual non-medical limits and medical requirements apply on the payor based on the total of one-half of the face amount of all juvenile policies to which the payor benefit for critical illness is attached plus the amount of insurance on the payor's own life.

The maximum issue of this rider is US$300,000 per life. In other words, the payor applies for PB(CI) in all juvenile policies should not exceed the max. issue of US$300,000.

If the sum assured of the basic plan is larger than the maximum issue of PB (CI), then only the normal PB rider (i.e. the one which does not cover critical illnesses) will be purchasable.

Benefit

Waiver of premium is effective until plan's maturity or the child reaches age 25, whichever is eariler.

Waiting Period

-There is no waiting period with regard to DEATH

-The waiting period with regard to the total and permanent DISABILITY must last for more than six months.

-This rider shall not cover any CRITICAL ILLNESS, the symptoms of which have occured prior to the issue date of this supplementary contract, or within 180 days following the date on which this supplementary contract is issued or reinstated.

Level premiums are payable during the premium paying period of the basic policy or until the child reaches age 25 or the payor reaches age 60 whichever is earlier.

Exclusions

This rider does not cover:

-any critical illness the symptoms of which have occured prior to the issue date or within 180 days from the issue date or date of reinstatement

-Cancer arising directly or indirectly due to AIDS

-general exclusions on disability

JUVENILE 5 YEAR RENEWABLE AND CONVERTIBLE TERM RIDER

Description

This is level term rider which provides at minimum cost additional benefits in the event of the insured's death within the term period.

Benefits

1. The sum assured is payable to the beneficiaries on death of the insured before the end of the term rider.
2. This rider provides the privileges for renewal and conversion without evidence of insurability. Renewal privilege can be exercised at the expiry date or at age 69 whichever is earlier and conversion privilege can be exercised at any time up to age 70.

   Note: for age 16 and above, adult rates will apply.

Underwriting

1. It is issued to children aged 5 to 15 inclusive.
2. This rider can be attached to juvenile Whole Life, regular Endowment plans, Endowment at age 18/21, MAE and LES plans.
3. Maximum Amount : Five-time basic face amount. For details please refer to the tables on Page A7.1.
4. It can be issued on a non-medical basis subject to the non-medical limit (basic and term rider).
5. This rider can only be issued to cases where the parents are insured. Reasonable explanation must be given if siblings are not insured.

Premium Rate

M/F	5 Year Term Rider
AGE	Annual Premium per 1,000 Sum Insured
5-15	1.64

JUVENILE HOSPITAL AND SURGICAL HOSPITAL BENEFIT RIDER

Description

- These are the riders for juvenile with plan features same as that for adults.
- Premium are payable during the premium paying period of the basic policy or until the insured reaches age 65 whichever is earlier.

Underwriting

1) The riders are issued to children aged 30 days to 15.
2) The maximum benefit limit can be purchased up to the Hospital Coverage of the parents.
3) If the owner does not have the Hospital Coverage or is not insured, the coverage is:
   i) Juvenile age >=5, HS Private and HB 50
      Combined maximum HS and HB $240
   ii) Juvenile age <5 (Owner insured but without Hospital Coverage)
      HS-SP and HB25. Combined maximum HS and HB $ 100
   iii) Juvenile age <5 (Owner not insured)
      HS-Ward and HB-25. Combined Maximum HS and HB $65
4) As more than one limit are applied to same individual, the greater amount takes priority.
5) The minimum face amount of the basic policy and term rider must be 250 times the daily room and board benefits.
6) This rider can be issued on a non-medical basis.
7) All siblings must be covered by Hospital rider or coverage should be applied for at the same time except when one is uninsurable.
8) When applying exceeding the allowable maximum, requirements are
   i) written explanation from parents
   ii) the policy must be at least 400 times the daily room and board.
   iii) other siblings must be insured for the same amount of hospital cover.
   iv) if other siblings are/or parent's covers are terminated, the company has the right to reduce the cover on the particular juvenile according to the current underwriting limit.

SCHEDULE OF BENEFITS OF HB

1. Fixed daily income will be payable when the insured is hospitalized due to illness or injury, regardless of hospitalization expenses actually charged.

Daily Benefit :	(US$) HB-25	HB-50	HB-75	HB-100
	(HK$) HB-187.5	HB-375	HB-562.5	HB-750

2. Benefits in all cases will terminate when the insured reaches age 60.
3. Exclusions - same as adult H & S rider.

Note : for age 16 and above, adult rate will apply.

Underwriting

1. It is issued to children aged 30 days to 15.
2. The maximum benefit limit can be purchased up to the H & S amount covered on the parents.
3. If the owner does not have the H & S benefit, but have life insurance coverage, the maximum benefit limit for the children aged 5 or above is HB50; while that for the children aged below 5 is HB25.
4. The minimum face amount of the basic policy and term rider must be 250 times the daily room and board benefits.
5. This rider can be issued on a non-medical basis.
6. All siblings must be covered by H & S rider or coverage should be applied for at the same time.

WAIVER OF PREMIUM (WP) RIDER

Description

The rider provides for the waiver of all future premiums which fall due while the insured is disabled.

Underwriting

1. The insured must be between ages 16 and 55 and is gainfully employed.
2. The maximum amount available on any one life is US$1,000,000 which includes free and purchased WP and Triple A on that life. The maximum amount of free WP is US$200,000.
3. The underwriting consideration focuses on the insured, although in the majority of cases this is also the owner/applicant.
4. The rider may be added to any plans except Triple A.
5. The rider may also be added to Level Term and Decreasing Term riders, provided the insured is at least age 20.

Benefits

1. Once a disability claim is established, all premiums due since the commencement of disability will be waived (provided that the disability commences before the insured reaches age 60 and has continued for at least 6 months) until the insured recovers. However, no premium due more than one year prior to the date of receipt of the notice of claim will be waived.
2. Premiums so waived will not be deducted from the proceeds of the policy when it becomes a claim. The cash values of the policy will increase from year to year the same as if premiums waived had been paid in cash.
3. Exclusions – This rider does not cover disability arising from
   a) any self-destruction;
   b) military service; or naval service
   c) any involvement in aerial device or conveyance not connected with established commercial passenger airlines.

Premiums

1. In case of first class disability risk, WP is free up to US$200,000 for all permanent plans provided that it is a standard case. The limit applies to the WP of existing policies plus WP of new policy applied for.
2. The standard rates on various plans are shown on Pages C36-51
3. Premiums for WP benefit are payable during the premium paying period of the basic policy until the insured reaches age 60.
4. If the applicant is female the premium rates are 1.25 times the standard male rates.
5. If the applicant is housewife the premium rates are 1.5 times the female rates.
6. Premium rates for rated up policies will be determined by the Company.

WP Premium Calculation

The WP premium is based on the face amount of that portion of the basic policy and/or Term Rider to be covered. i.e.

WP		Face Amount to be covered by the
Rate	x	WP Supplementary Contract

Example 1:

Age	: 35
Sex	: Male
Basic Plan	: Whole Life/Non-Par
Sum Insured	: US$300,000
Size Discount	: US$2
Rider	: WP
Mode	: Annual

Premium Calculation

Free WP Coverage	: US$200,000	
Chargeable WP Coverage	: US$100,000	
Annual Premium		
Basic Plan	: 15.14 x 300	= 4,542.00
WP Rider	: 0.38 x 100	= 38.00
TOTAL		4,580.00

Example 2:

Age	: 35
Sex	: Female
Basic Plan	: Whole Life/Non-Par
Sum Insured	: US$50,000
Size Discount	: US$2
Rider	: WP
Mode	: Semi-annual

Premium Calcuation
(Assuming applicant is not eligible for free WP)
Semi-annual Premium

Basic Plan	: 13.88 x 0.51	=	7.08
	7.08 x 50	=	354.00
WP Rider	: 0.48 x 0.51	=	0.24
	0.24 x 50	=	12.00
TOTAL			366.00

ADVANCE PAYMENT AND WAIVER OF PREMIUM (APWP) RIDER

DESCRIPTION

This rider provides, in case the insured becomes disabled before age 60 and before expiry of the rider, two benefits:

1. Advance Payment (1% of APWP benefit each month for 100 months)
2. Waiver of Premium

UNDERWRITING

1. It is issued to gainfully employed applicants age 16 to 55 inclusive.
2. APWP rider may be attached to all permanent plans and level term riders EXCLUDING Triple A plans and all term plans.
3. The maximum issue limit of APWP per life (including Triple A) is US$1,250,000.
4. The maximum issue limit of APWP and WP combined (free and purchasable) is US$1,750,000.
5. For APWP on term rider (inclusive of any term portion in Triple A plans), the maximum issue limit is US$500,000.
6. For 5-Year Term rider, APWP is sold as package and the premium is one composite premium consisting of Term rider rate and APWP rate and available to STANDARD LIFE only. Premium rates for this rider are shown on Pages C2

BENEFITS

1. To establish a claim, written notice and proof of total and permanent disability must be submitted to the Company:
   (a) Total disability means complete inability to engage in any work for compensation.
   (b) Permanent disability means that the disability has lasted for at least 6 months
   (c) The complete loss of sight of both eyes, the loss of any two limbs or the loss of sight of one eye and the loss of one limb will also be treated as total and permanent disability.
2. Waiver of Premium
   (a) Once a disability claim is established, all premiums due since the commencement of disability will be waived (provided that the disability commences before the insured reaches age 60) until the insured recovers. However, no premium due more than one year prior to the date of receipt of the notice of claim will be waived. Proof of continued disability is required from time to time.
   (b) Premiums so waived will not be deducted from the proceeds of the policy when it becomes a claim.
3. Advance Payment
   (a) A monthly payment of 1% of the amount of APWP benefit for a period of 100 months.
   (b) The first payment shall be the one falling due immediately after the date of commencement of such disability.

FAMILY INCOME BENEFIT (FIB) RIDER

DESCRIPTION

The Family Income Benefit supplements the regular form of life insurance policy, and in combination with it provides at minimum cost for relatively large monthly income payments to the beneficiary. The rider may be issued for periods of 10, 15 or 20 years, depending on the choice at the time of issue.

UNDERWRITING

1. It is issued to applicants aged 20 to 55 inclusive with expiration not later than age 65.
2. The maximum amounts of monthly income are 3%, 2.5% and 2% of the face amount of the basic policy for periods of 10, 15 and 20 years respectively.
3. It may be attached to any regular forms of Life insurance except Term and Juvenile forms, provided the premium paying period of the FIB does not exceed the premium paying period of the basic policy.
4. The rider may be accepted on non-medical basis provided the total face amount of the basic policy plus the face amount of the rider (treated as equal to the monthly income x 12 x number of years) is within non-medical limits.
5. The face amount of the basic policy is added to the face amount of the rider when determining the medical requirements.

BENEFITS

1. If the death of the insured takes place within the period selected, the FIB provides a monthly income payable from the date of death until the end of the selected period.
   For example, if the period selected is 15 years and the insured dies at the end of 5 years, the monthly income will be payable for 10 years - that is until theexpiration of 15 years from the original date of the policy.
2. If the insured survives to the end of the selected period, the benefits terminate.
3. Instead of receiving the monthly income for many months, the beneficiary may choose to take a lump sum immediately. The lump sum commuted value will be determined by the Company at the request of the beneficiary.

CRITICAL ILLNESS RIDER

DESCRIPTION

This rider provides advancement of death benefit of the basic plan or the term rider when the insured commences critical illness with the following exclusion:

i) C.I. first occured before or within 180 days of the issue/reinstatement date.
ii) Skin Cancer except for malignant melanoma
iii) All Cancers where the insured is under the infection of AIDs or HIV.
(Exclusion on the free WP or CIR are the same as that of WP and APWP)

UNDERWRITING

This rider is issued to the insured age 0-55 for Endowment Plans, insured age 16-60 for 20 MAE and 5 YTR and the insured age 0-60 for all other plans.

This rider can be attached to the following basic plans:

Whole Life (P/N),
WLCD,
LES,
Extra Plus,
20 MAE
Tri-Star Plus,
5 YTR/5 YTR with APWP
minimum issue amount is US$5,000
maximum issue amount can be up to the amount of basic plan or term rider with the absolute maximum of US$300,000 per life insured.

BENEFITS

- Advancement of death benefit upon the commencement of the following CIs: Stroke, First Heart Attack, Cancers, Pulmonary Arterial Hypertension, Kidney Failure, Coronary Artery Surgery and other serious Coronary Artery Disease, Major Organ Transplant, Multiple Sclerosis, Paralysis, Poliomyelitis & Muscular Dystrophy.
- Free WP on CIR are granted for standard cases.
- If other advance payment rider is attached to the same plan or term rider, the total liability of the Company will be limited by the face amount of basic plan or term rider.
- Sum assured of the basic plan / 5 YTR will be reduced by the advance payment made under this rider.

WAIVER OF PREMIUM FOR CRITICAL ILLNESS

DESCRIPTION

This rider waives the premium of the basic plan or the term rider when the insured commence critical illness when the insured commence critical illness with the following exclusions:

i) CI first occured before or within 180 days of the issue / reinstatement date
ii) Skin Cancer except for malignant melanoma
iii) All Cancers where the insured is under the infection of AIDs or HIV

UNDERWRITING

-The underwriting rules of CI(WP) are same as those of CI

BENEFITS

i) Waiver of premium of the basic plan or the term rider when the insured commence critical illness
ii) Waiver of premium of the WP(CI) when the insured suffers from total and permanent disability.

LIFE INSURANCE – PROTECTION

ENHANCED ADVANCE PAYMENT AND WAIVER OF PREMIUM RIDER (EAPWP RIDER)

We support you through critical times



Enhanced Advance Payment and Waiver of Premium Rider provides you additional benefits in case of Total and Permanent Disability.

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Enhanced Advance Payment and Waiver of Premium Rider is an add-on plan that may be attached to your basic plan or term add-on plan. Once the insured suffers disability, you will receive benefits advanced from the sum assured of your basic plan or term add-on plan until the disability ceases; future premiums of your basic plan or term add-on plan and this add-on plan itself will also be waived during this period.

Additional disability protection

Enhanced Advance Payment and Waiver of Premium Rider is a ***disability protection insurance add-on plan*** that provides protection up to the insured's age of 60, or the date on which the basic plan or term add-on plan it is attached to matures or terminates, whichever is earliest.

Advance Payment Benefit

When the insured, who is the person protected under the add-on plan, suffers Total and Permanent Disability before the age of 60 for 6 consecutive months, a monthly payment equal to 1% of the add-on plan sum assured under the ***Enhanced Advance Payment and Waiver of Premium Rider*** will be paid to you for up to 30 months while disability continues. The remaining balance of 70% will be payable in a lump sum at the end of the 30th month of continuing disability. This payment will be advanced from the sum assured of the basic plan or term add-on plan, which will be reduced accordingly.

Total and Permanent Disability is defined as being completely and continuously unable, due to injury or illness, to engage in any work, occupation or business, which provides any form of remuneration or profit for which the insured is reasonably qualified or fitted by knowledge, training or experience. Any of the following is also considered as Total and Permanent Disability, and will be recognised and paid as such under the ***Enhanced Advance Payment and Waiver of Premium Rider*** from the date of occurrence:

- total and irrecoverable loss of the sight of both eyes;
- loss by severance of two limbs at or above wrist or ankle; or
- total and irrecoverable loss of the sight of one eye and loss by severance of one limb at or above wrist or ankle.

We will deduct all outstanding debt under your policy before we make payment to you. This benefit is subject to special conditions applicable to insureds with certain risk classifications under our underwriting rules.

Waiver of Premium Benefit

While the insured's disability continues, the future premiums of the ***Enhanced Advance Payment and Waiver of Premium Rider*** will be waived, and the future premiums for the related basic plan or term add-on plan (to which the add-on plan is attached) will also be waived, based on the ratio of the add-on plan sum assured under the ***Enhanced Advance Payment and Waiver of Premium Rider*** to the sum assured of the related basic plan or term add-on plan. You will be free from financial worry when misfortune happens.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

Important Information

This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong / Macau only.

Key Product Risks

1. You should pay premium(s) on time and according to the premium payment schedule. If you do not pay the premium within 31 days of the premium due date, this add-on plan will be terminated and you / the insured will lose the cover.
2. We will terminate your add-on plan and you / the insured will lose the cover when one of the following happens:
   - the insured passes away;
   - you do not pay the premium within 31 days of the due date;
   - the attached basic plan or term add-on plan matures, expires or is terminated;
   - the add-on plan expires when the insured reaches the age of 60; or
   - advance payments of the sum assured of the basic plan or term add-on plan (whether under the ***Enhanced Advance Payment and Waiver of Premium Rider*** or any other add-on plan(s) providing advance payment of the sum assured) result in such sum assured being reduced to zero.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

Under this add-on plan, we will not cover any disabilities that result from any of the following events:

- any undisclosed pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17
- attempted self-destruction while sane or insane
- war, service in armed forces in time of war or restoration of public order
- air travel, including entering, exiting, operating, servicing or being transported by any aerial device or conveyance (except when the insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route)

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

Product Limitation

Advance Payment Benefit

The total amount of payments advanced from the sum assured of your basic plan or term add-on plan, including amounts advanced under the ***Enhanced Advance Payment and Waiver of Premium Rider*** and any other add-on plans providing advance payment of the sum assured of your basic plan or term add-on plan, cannot exceed:

- the add-on plan sum assured under the ***Enhanced Advance Payment and Waiver of Premium Rider***; or
- the net sum assured of your basic plan or term add-on plan, after deducting all payments under all add-on plans providing advance payment of the sum assured and any outstanding debt under your policy,

whichever is lower.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 1903, 19/F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 days after the delivery of the policy or issue of the written notice to you or your representative informing you that the policy is available, whichever is earlier.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong **(852) 2232 8888**
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Memo

Attn:	All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)	From:	Christine Yeung
		Dept:	Product Strategy and Management Department
Copy:	Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen / Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre		
Date:	18 April, 2016	Total page:	3 pages

Subject: (Ref: A160421) **新推出「常伴您」保費退還意外升級保障**
The Launch of "Here For You Refundable Accident Plus"

為提供更全面及多元化的保險產品以配合各式各樣客戶的需要，公司將於 **2016 年 4 月 25 日(即首個保單申請日)**推出「常伴您」保費退還意外升級保障。此計劃的產品內容簡單易明，保費亦相宜，可更方便營業同事向新舊客戶推介。

新產品：
「常伴您」保費退還意外升級保障
「常伴您」保費退還意外升級保障具有以下特色：

只需繳付 8 年保費，便可獲 16 年的意外保障：
- 意外完全及永久殘廢賠償：一筆過現金獨立賠償，應付突如其來的開支
- 意外醫療賠償：支付醫療費用，實報實銷
- 意外跌打賠償：支付跌打治療費用，實報實銷
- 意外住院現金賠償：每日現金賠償，提供額外津貼
- 意外住院手術現金賠償：一筆過現金賠償，提供意外手術保障
- 保單終止利益：於保單終止提供最高 100%的保費回贈，更具靈活彈性
- 家庭折扣：配偶/子女同時投保可享 85 折優惠

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線（852）3108 1638（香港）或（853）8988 1833（澳門）查詢。

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AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

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Memo

In order to provide more comprehensive and diversified insurance products to meet our customers' needs, Here For You Refundable Accident Plus, will be launched on **25 April, 2016 (the first application date)**. This product is designed with simple structure and affordable premium for you to cross sell to your new and existing customers!

New product: Here For You Refundable Accident Plus

Key features of Here For You Refundable Accident Plus are as follows:

Pay till for 8 years, receive accidental protection for 16 years:

- Accidental Total and Permanent Disability Benefit: Lumpsum cash payment for sudden expense
- Accidental Medical Expenses Reimbursement Benefit: Reimburse expense incurred for medical treatments
- Accidental Bone-setting Benefit: Reimburse expense incurred for bone-setting treatments
- Accidental Hospital Income Benefit: Daily cash for an extra peace of mind
- Accidental In-Patient Surgical Cash Benefit: Lumpsum cash payment for surgical protection against accident
- Termination Benefit: Provide premium refund upon policy termination (maximum 100%)
- Family Discount: 15% discount for spouse/child if purchase together

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Kindly please convey the above message to your agents. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Christine Yeung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料冊	● 印刷版本會於 2016 年 4 月 27 日 起送抵香港及澳門各營業辦事處 ● 營業員可於 2016 年 4 月 27 日 登入 Agency Corner 下載電子版本產品資料冊
產品簡介	● 印刷版本會由2016 年 4 月27 日開始送抵香港及澳門各營業辦事處 ● 營業員亦可於2016 年 4 月27 日登入Agency Corner 下載電子版本的產品簡介 ● 產品簡介編號 - 英文：PTA999318.0416 - 繁體中文：PTA999319.0416

Enclosure: Launch Arrangement

Launch Pack	● Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 27 April 2016 ● The electronic version will be ready for download by Agents in Agency Corner on 27 April 2016
Brochure	● Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 27 April 2016 ● The electronic version will be ready for download by Agents in Agency Corner by 27 April 2016 ● PTA number for Brochure: - English: PTA999318.0416 - Traditional Chinese: PTA999319.0416

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
只供 **AIA** 內部使用不得發放予任何公眾人士、客戶或準客戶。

I. 前言

意外隨時發生。一旦不幸遇上意外，客戶便要付上沉重的醫療負擔，而收入亦可能受到影響。要未雨綢繆，當然要買一份意外保險。新推出的「常伴您」保費退還意外升級保障一方面為客戶提供全面的意外保障(包括意外完全及永久殘廢賠償、意外醫療賠償、意外跌打賠償、意外住院現金賠償及意外住院手術現金賠償），另一方面提供保費回贈，令客戶受到保障的同時亦不失經濟預算。

II. 7 大產品特點

只需繳付 8 年保費，便可獲 16 年意外保障

1



意外完全及永久殘廢賠償

若受保人不幸因意外導致完全及永久殘廢，本計劃將提供一筆過現金賠償。即使受保人已受保於其他保險計劃，本計劃亦能作出獨立現金賠償，且用途不限。

2



意外醫療賠償

若受保人不幸因意外受傷，本計劃將根據投保人所選擇之計劃級別提供意外醫療賠償，以支付受保人的醫療費用，如物理治療、外科手術、X光檢查等。

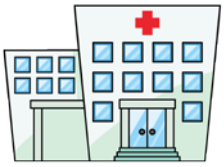
3



意外跌打賠償

若受保人不幸因意外受傷，本計劃將提供賠償，以支付受保人接受跌打治療的費用。

4



意外住院現金賠償

若受保人不幸發生意外而需住院，本計劃將按住院日數提供意外住院現金賠償。

5



意外住院手術現金賠償

若受保人不幸因意外而需住院進行手術，本計劃將根據投保人所選擇之計劃級別按住院日數提供意外住院手術現金賠償。

6



保單終止利益

本計劃將於保單屆滿後退還 100%已付基本保費總和。若保單曾經作出賠償 (包括意外完全及永久殘廢賠償)，保單終止利益亦不受影響。

7



家庭折扣

若客戶及其配偶及子女同時投保，其配偶及子女之保費可享 85 折優惠。

III. 目標客戶



- 25-40 歲，有家庭負擔人士
- 已有其他保障，如危疾、醫療，並希望獲得更全面保障人士

IV. 賠償一覽表

	計劃一	計劃二	計劃三	計劃四
意外完全及永久殘廢賠償	150,000 港元/澳門幣	300,000 港元/澳門幣	600,000 港元/澳門幣	1,000,000 港元/澳門幣
意外醫療賠償（每宗意外）	1,200 港元/澳門幣	2,300 港元/澳門幣	3,000 港元/澳門幣	5,800 港元/澳門幣
意外跌打賠償（每次治療）（每天最多 1 次治療及每個保單年度最多 6 次治療）	150 港元/澳門幣			
意外住院現金賠償（每日）（每宗意外最多賠償 90 日）	250 港元/澳門幣	400 港元/澳門幣	450 港元/澳門幣	700 港元/澳門幣
意外住院手術現金賠償（每次住院）	1,300 港元/澳門幣	2,000 港元/澳門幣	2,300 港元/澳門幣	3,500 港元/澳門幣
保單終止利益				

保單終止時間	**終止利益**（佔已付基本保費總和之百分比）
第 6 個保單週年前	0%
第 6 個保單週年當日至第 11 個保單週年前	50%
第 11 個保單週年當日至第 16 個保單週年前	80%
第 16 個保單週年當日	100%

環球緊急支援服務	適用

V. AIA 內部產品比較



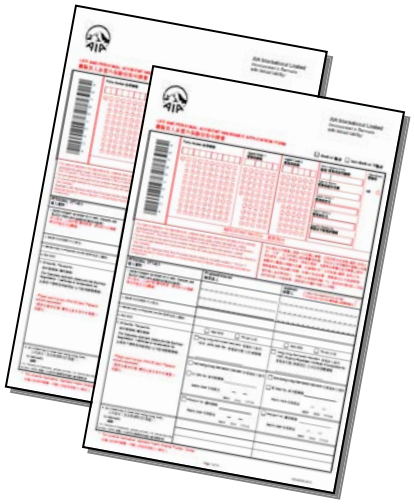
「常伴您」保費退還意外升級保障是現有的「「常伴您」保費退還意外保障」以外的另一選擇。下表為兩個計劃之比較。

產品	**「常伴您」保費退還意外升級保障**				**「常伴您」保費退還意外保障**			
保單年期	16 年				15 年			
保費繳付期	8 年				8 年			
投保年齡	主要受保人及配偶 計劃一/二/三/四: 18 – 56 歲 子女 計劃一/二/三/四:15 日 – 17 歲				主要受保人及配偶 計劃一/二/三: 18 – 55 歲 計劃四: 18 – 50 歲 子女 計劃一/二/三/四:15 日 – 17 歲			
優惠	配偶及子女可享 85 折優惠				配偶及子女可享 85 折優惠			
保單貨幣	港幣 / 澳門幣				港幣 / 澳門幣			
保費回贈	第 7 至第 16 年: 50%–100%				第 3 至第 15 年: 20%–100%			
核保規則 **– 體檢要求** **– 財務核保要求** **– 職業評級** **– 國籍評級**	✓ (簡易核保) × ✓ (只接受職業級別 1 至 4) ✓ (只供持香港或澳門身份證人士申請)				✓ (簡易核保) × ✓ (只接受職業級別 1 至 4) ✓ (只供持香港或澳門身份證人士申請)			
利益 / 保障	港幣 / 澳門幣				港幣 / 澳門幣			
	計劃一	計劃二	計劃三	計劃四	計劃一	計劃二	計劃三	計劃四
意外完全及永久殘廢賠償	150, 000	300, 000	600, 000	1, 000, 000	150, 000	300, 000	600, 000	1, 000, 000
意外醫療賠償(每宗意外)	1, 200	2, 300	3, 000	5, 800	1, 200	2, 300	3, 000	5, 800
意外跌打賠償 (每次治療)	150				×			
意外住院現金賠償 (每日)	250	400	450	700	250	400	450	700
意外住院手術現金賠償 (每次住院)	1, 300	2, 000	2, 300	3, 500	×			
環球緊急支援服務	✓				×			
保費	港幣 / 澳門幣				港幣 / 澳門幣			
月繳保費	498	698	798	1198	378	528	678	998

VI. 有關家庭優惠之重要事項

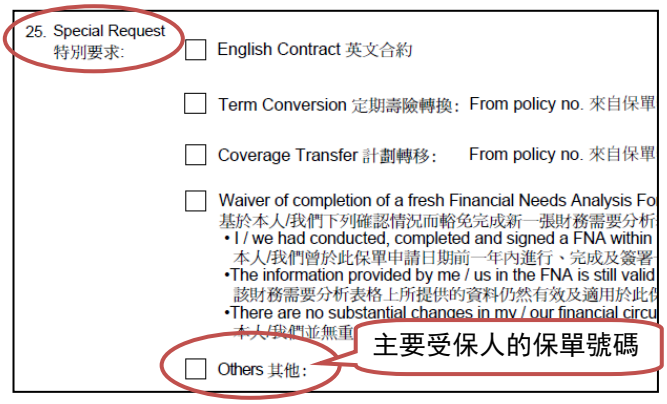
若客戶及其配偶及子女同時投保，其配偶及子女之保費可享 85 折優惠。而有關申請必須乎合下列要求，方可享有此優惠。

1



配偶/子女的投保申請書必須與主要受保人的投保申請書一併遞交

2



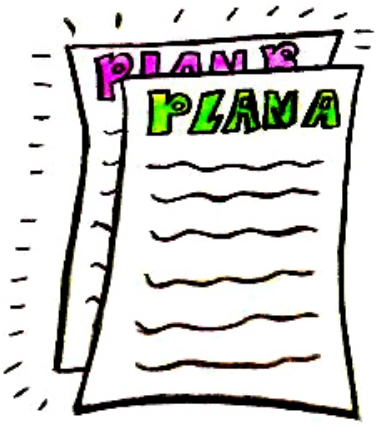
配偶/子女的投保申請書必須填上主要受保人的保單號碼(於「保險投保申請資料」部分內第 25 項「特別要求 – 其他」)

3



主要受保人必須為配偶/子女的保單的保單持有人

4



配偶/子女投保之計劃級別必須相等於或低於主要受保人之計劃級別，並且必須與主要受保人同時投保

VII. 常見問題



1. 問：保費形式倍數是否適用於此計劃?

   答：不適用。年繳保費 = 月繳保費 x12

2. 問：如主要受保人的保單取消，配偶/子女的保單仍可享用 85 折優惠嗎?

   答：如主要受保人的保單取消，配偶/子女的保單將不可繼續享用 85 折優惠。

3. 問：如主要受保人與配偶離婚，配偶的保單仍可享用 85 折優惠嗎?

   答：主要受保人和配偶之關係是以遞交申請時作準，往後之變異不會影響家庭優惠。

4. 問：如主要受保人於遞交申請或保單生效後結婚或誕下子女，配偶/子女可享用 85 折優惠嗎?

   答：一切關係是以主要受保人遞交申請時作準，往後加入的家庭成員不可享有家庭優惠。

5. 問：配偶/子女的保單下之保單終止利益是否以扣除優惠後的保費計算?

   答：保單終止利益是以保單下已收妥的到期及需繳付保費總金額計算，即扣除優惠後的保費。

6. 問：如受保人於保單生效期間曾申請賠償，保單終止利益會否受到影響?

   答：所有意外完全及永久殘廢賠償、意外醫療賠償、意外跌打賠償、意外住院現金賠償及意外住院手術現金賠償皆不影響需繳付給保單持有人的保單終止利益。

7. 問：如受保人於外國遇上意外而入住當地醫院，有關賠償會否受到影響?

   答：就意外住院現金賠償而言，如受保人入住中華人民共和國(香港及澳門除外)之醫院，每宗意外最多只可賠償 7 日。就意外住院手術現金賠償而言，若手術於 31 個受保國家或地區以外進行，意外住院手術現金賠償會減為原有於賠償金額表內的 50%。

8. 問：如受保人於保單生效期間身故，有甚麼安排?

   答：保單會終止，我們會按照保單內的保單終止利益表支付保單終止利益（如有）。

9. 問：受意外醫療賠償監控（AMR）的營業單位主管及財務策劃顧問可否銷售此產品?

答：不可以。

10. 問：就意外住院手術現金賠償而言，以門診病人身份所進行的手術是否受保於此計劃內?

答：否。

11. 問:「常伴您」保費退還意外升級保障及「意選保」所提供的跌打賠償有何分別?

答：主要分別請見下表：

	「意選保」	「常伴您」保費退還意外升級保障
性質	跌打治療受保於意外醫療賠償(自選附加保障)	跌打治療受保於意外跌打賠償(而非意外醫療賠償)
保障	跌打/ 針灸 • 骨折(個人每宗意外)：港幣1,000元 • 非骨折(個人每宗意外)：港幣500元 跌打/針灸/物理治療/脊醫治療的賠償總額於同一保單年度之上限為「意外醫療賠償」保額的10%	只包括跌打 每次治療港幣150元 以每個保單年度最多6次治療及每天最多1次治療為總數之最高上限
限額	不論擁有提供跌打/ 針灸惠益保單的數目，以上有關跌打/ 針灸惠益的個人每宗意外限額將適用	意外跌打賠償之索償將不會計算入有關跌打/ 針灸惠益的個人每宗意外限額

12. 問:「常伴您」保費退還意外升級保障推出後，是否仍可銷售原有產品「常伴您」保費退還意外保障?

答：現有產品「常伴您」保費退還意外保障將仍可繼續銷售。請留意，每位受保人只可以投保一張「常伴您」保費退還意外保障或「常伴您」保費退還意外升級保障之保單。

13. 問：此計劃是否需要進行財務需要分析?

答：否,「常伴您」保費退還意外升級保障乃可豁免財務需要分析之產品。

VIII. 市場分析

公司	友邦				保記					中記			恆記		
產品	「常伴您」保費退還意外升級保障				保費回 X 意 X 保障計劃					「全 X」保費回贈個人意外 XX 計劃			「保費回 X 意 X 保」人壽保險計劃		
保單年期	16 年				15 年					15 年			15 年		
保費繳付期	8 年				8 年					10 年			10 年		
投保年齡	主要受保人 / 配偶： 計劃一/二/三/四：18 – 56 歲子女 計劃一/二/三/四：15 日 – 17 歲				主要受保人 / 配偶：18 – 54 歲 子女：4 – 17 歲					主要受保人 / 配偶：18 – 60 歲			18 – 55 歲		
優惠 **最優惠**	配偶及子女可享 85 折優惠				配偶可享 9 折優惠					主要受保人及配偶可享 9 折優惠			✕		
保費回贈 **不受賠償影響**	第 7 至第 16 年：50%–100%				第 7 至第 14 年 0%–80% （如無意外完全及永久殘廢賠償） 第 15 年 90%（如有意外醫療賠償及/或意外手術現金賠償） 100%（如無任何賠償）					第 3 至第 14 年 10%–98% （如無嚴重燒傷賠償） 第 15 年 105%（如有意外住院現金賠償） 110%（如無任何賠償）			第 10 至第 15 年：70%–100%		
利益 (港元)	計劃一	計劃二	計劃三	計劃四	計劃一	計劃二	計劃三	計劃四	計劃五 +	計劃一	計劃二	計劃三	計劃一	計劃二	計劃三
意外完全及永久殘廢賠償^^	150,000	300,000	600,000	1,000,000	500,000	800,000	1,000,000	1,200,000	250,000	✕			300,000@	500,000@	800,000@
意外醫療賠償(每宗意外)	1,200	2,300	3,000	5,800	2,000	3,000	3,500	4,000	1,000	✕			3,000	5,000	8,000
意外跌打賠償 (每次治療)	150				✕					✕			✕		
意外住院現金賠償 (每日)	250	400	450	700	✕					600	900	1,200	✕		
嚴重燒傷賠償	✕				✕					600,000	900,000	1,200,000	✕		
意外骨折現金賠償	✕				✕					✕			3,000	5,000	8,000
意外手術現金賠償 (每宗意外/每次住院)	1,300	2,000	2,300	3,500	5,000	8,000	10,000	12,000	2,500	✕			✕		

以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。詳情請參閱市場產品比較之註解及聲明。

意外身故保障	✕				250, 000 +100% 保費回贈	400, 000 +100% 保費回贈	500, 000 +100% 保費回贈	600, 000 +100% 保費回贈	125, 000 +100% 保費回贈	600, 000	900, 000	1, 200, 000	300, 000	500, 000	800, 000
意外斷肢賠償	✕				✕					✕			✓ (簡短版)		
雙倍賠償	✕				✓					✓			✓		
身故賠償	✕ (保單終止利益將適用，即第 7 至第 16 年：50%–100%保費回贈)				100%保費回贈					100%保費回贈			$5, 000 + 100%保費回贈		
其他保障	環球緊急支援服務				✕					環球緊急支援服務			失業延繳保障		
保費 (港元)	計劃一	計劃二	計劃三	計劃四	計劃一	計劃二	計劃三	計劃四	計劃五 +	計劃一	計劃二	計劃三	計劃一	計劃二	計劃三
月繳保費	498	698	798	1198	431	598	739	847	198	825 – 1, 250*	960 – 1, 470*	1, 080 – 1, 670*	231 – 330*	290 – 399*	396 – 516*

+只適用於 4 – 17 歲兒童
*保費按年齡組別有所不同。
^^定義包括：1)不能從事或參與任何根據其知識、訓練或經驗而適合並可賺取報酬的工作、2) 推定殘廢及 3) 持續最少六個月不能完成日常生活活動的其中三項或以上活動。
@定義不包括不能進行日常生活活動。

註：上述的資料乃根據各公司於 2016 年 1 月之建議書資料。聲明：以上只是本公司就有關計劃的部份資料而作出的分析和比較，惟有關計劃的性質及/或特色可能各有不同。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。
注意事項：這是一份內部文件，只供友邦、其僱員及顧問使用，不能傳播或分發予友邦以外的任何第三方。

附錄一: 產品資料介紹 —「常伴您」保費退還意外升級保障

<table>
<tr><td>產品名稱</td><td>「常伴您」保費退還意外升級保障</td></tr>
<tr><td>銷售日期</td><td>2016 年 4 月 25 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td>基本計劃</td></tr>
<tr><td>產品概覽</td><td>只需繳付 8 年，便可獲下列保障 16 年：
• 意外保障：包括意外完全及永久殘廢賠償、意外醫療賠償、意外跌打賠償、意外住院現金賠償及意外住院手術現金賠償
• 保單終止利益：根據保單終止時間退還高達 100%已付基本保費總和
• 家庭折扣：若配偶及/或子女與主要受保人一同投保，可享八五折優惠。

有關詳情，請參閱保單契約。</td></tr>
<tr><td>計劃編號</td><td>
<table>
<tr><th>受保人</th><th>計劃</th><th>計劃編號</th></tr>
<tr><td rowspan="4">主要受保人</td><td>1</td><td>ROPPAIN5</td></tr>
<tr><td>2</td><td>ROPPAJN5</td></tr>
<tr><td>3</td><td>ROPPAKN5</td></tr>
<tr><td>4</td><td>ROPPALN5</td></tr>
<tr><td rowspan="4">配偶/子女</td><td>1</td><td>ROPPAMN5</td></tr>
<tr><td>2</td><td>ROPPANN5</td></tr>
<tr><td>3</td><td>ROPPAON5</td></tr>
<tr><td>4</td><td>ROPPAPN5</td></tr>
</table>
</td></tr>
<tr><td>保單編號</td><td>
<table>
<tr><th>地區</th><th>適用於非內地人士</th><th>適用於抵港/抵澳內地人士</th></tr>
<tr><td>香港區</td><td>B3 / B6 / B9
(except B360 - B364
B660 - B664
B960 - B964
B37 / B67 / B97)</td><td>不適用</td></tr>
<tr><td>澳門區</td><td>B4
(except B4190 /
B4997 / B4998 / B4999 /
B4990 - B4991)</td><td>不適用</td></tr>
</table>
</td></tr>
</table>

A. 利益

1. 保障期 — 16 年

2. 儲蓄 — 不適用

3. 保障

賠償/保障	計劃一	計劃二	計劃三	計劃四
意外完全及永久殘廢賠償	150, 000 港元/澳門幣	300, 000 港元/澳門幣	600, 000 港元/澳門幣	1, 000, 000 港元/澳門幣
意外醫療賠償（每宗意外）	1, 200 港元/澳門幣	2, 300 港元/澳門幣	3, 000 港元/澳門幣	5, 800 港元/澳門幣
意外住院現金賠償（每日）（每宗意外最多賠償 90 日）	250 港元/澳門幣	400 港元/澳門幣	450 港元/澳門幣	700 港元/澳門幣
意外跌打賠償（每次治療）（每天最多 1 次治療及每個保單年度最多 6 次治療）	150 港元/澳門幣			
意外住院手術現金賠償（每次住院）	1, 300 港元/澳門幣	2, 000 港元/澳門幣	2, 300 港元/澳門幣	3, 500 港元/澳門幣
免費環球緊急支援服務	適用			

- **意外完全及永久殘廢賠償**

於保單生效期間，若受保人不幸因意外導致完全及永久殘廢*，本計劃將提供一筆過現金賠償。即使受保人已受保於其他保險計劃，本計劃亦能作出獨立現金賠償，且用途不限。如意外完全及永久殘廢賠償已支付，保單將會被終止。

** 指以下三項的其中一項：*

a. 在受保人 65 歲生日後緊隨之保單週年日前完全及永久殘廢；

b. 推定殘廢#；或

c. 自殘廢開始日起持續最少 6 個月不能完成日常生活活動^的其中三項或以上活動。

若受保人的實際年齡為十八歲以下，則只有「推定殘廢」適用。有關詳情及定義，請參閱保單條款。

#「推定殘廢」指下列任何一種情況：

a. 完全喪失雙眼視力及不可復原；

b. 於腕關節或腳踝以上失去兩肢；或

c. 完全喪失一眼視力及不可復原，以及於腕關節或腳踝以上失去一肢。

^「日常生活活動」的定義與多重進泰安心保佈凡內的定義相同，並指以下所列：

a. 移動能力：在無需任何幫助的情況下，可自行上落床或坐椅；

b. 行動能力：在無需任何幫助的情況下，可自行由某一間房間移動至另一間房間；

c. 節禁：有控制膀胱及大腸功能的自發能力，以保持個人衛生；

d. 穿衣：在無需其他人士幫助的情況下，可自行穿著及除掉一切所需衣物；

e. 洗澡／淋浴：可自行在浴缸或淋浴間進行沐浴或淋浴（包括進出浴缸或淋浴間）或使用其他方式洗澡的能力；及

f. 進食：進食已預備好之食物的一切程序。

- **意外醫療賠償**

於保單生效期間，若受保人不幸因意外受傷，本計劃將根據投保人所選擇之計劃級別提供意外醫療賠償，以支付受保人因接受醫生建議的治療而引致的合理及慣常的實際醫療費用。本計劃設有每宗意外最高保障額，保障範圍涵蓋不同的醫療服務，如物理治療、外科手術、X 光檢查或根據保單契約所載，有關該身體受傷所需之醫療服務(跌打及脊醫治療除外)。索償只限於由意外事發日起計 52 週內所產生的醫療費用。

- **意外住院現金賠償**

若受保人不幸在保單生效期間發生意外而需住院，本計劃將按住院日數提供意外住院現金賠償。每一宗相同意外的最高賠償日數為 90 日；若於中國內地住院，則每一宗相同意外的最高賠償日數為 7 日。即使受保人已受保於其他保險計劃，本計劃亦能作出獨立現金賠償，且用途不限。

- **意外跌打賠償**

於保單生效期間，若受保人不幸因意外受傷，本計劃將提供意外跌打賠償，以支付受保人因接受跌打治療而引致的合理及慣常的實際費用。此賠償以每個保單年度最多 6 次治療及每天最多 1 次治療為總數之最高上限。

- **意外住院手術現金賠償****

若受保人因身體受傷而需要住院，並接受醫生認為醫療所需的住院手術，此計劃會就每次住院提供意外住院手術現金賠償。

***重要事項:*

1. *若任何兩次或以上的住院符合以下情況，則會被視為同一次住院:*
   i）住院是因相同或相關之身體受傷或其併發、續發的情況而引致；及
   ii）緊接的受保住院彼此相距不超過 90 天(不包括受保人入院當日及出院當日)。
2. *若手術於受保國家或地區以外進行，則就每次住院所作出的意外住院手術現金賠償不得超過賠償金額表內的金額的 50%。「受保國家或地區」是指香港、澳門、台灣、新加坡、馬來西亞、泰國、日本、南韓、加拿大、美國、奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、冰島、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國、澳洲及紐西蘭。*
3. *如該住院手術於意外發生當日起計 180 日內進行，意外住院手術現金賠償方能獲得支付。*

- **免費環球緊急支援服務**

凡投保本計劃，客戶於保障期內可獲免費環球緊急支援服務。若受保人在香港或澳門（即受保人擁有永久居住權的地區）境外的旅程中遭遇意外或患上突發疾病，AIA 委派的服務供應商「友邦國際支援服務」（AIAS）會提供緊急支援服務，如緊急醫療運送及運返服務、24 小時全球電話諮詢服務及中國支援卡服務等。

	• **保單終止利益** 本計劃將於保單屆滿後退還 100%已付基本保費總和[##]（不包括任何利息）。如保單在屆滿前終止[@@]，終止利益之金額將按下表計算： **保單終止時間** / **終止利益（佔已付基本保費總和^之百分比）** 第 6 個保單週年前 — 0% 第 6 個保單週年當日至第 11 個保單週年前 — 50% 第 11 個保單週年當日至第 16 個保單週年前 — 80% 第 16 個保單週年當日 — 100% 為免生疑問，保單終止利益絕對不構成身故賠償。 *[@@] 保單將於下列任何一種情況發生時（以較先者為準）終止：* *a. 保單退保；* *b. 受保人身故；* *c. 保單的期滿日期；* *d. 保單於寬限期過後失效；及* *e. 支付基本保單下會觸發基本保單終止的任何利益。* *[##]「已付基本保費總和」是指由保單日期開始計算直至保單終止當日為止本公司已收妥的到期及需繳付保費總金額。為免生疑問，已付基本保費總和不包括保費條文提及的任何預付保費或超額付款。* • **家庭折扣^** 若客戶及其配偶及子女同時投保，其配偶及子女之保費可享 85 折優惠。 *^重要事項:* *1. 配偶/子女的投保申請書必須與主要受保人的投保申請書一併遞交* *2. 配偶/子女的投保申請書必須填上主要受保人的保單號碼(於「保險投保申請資料」部分內第 26 項「特別要求 – 其他」)* *3. 主要受保人必須為配偶/子女的保單的保單持有人* 4. *配偶/子女投保之計劃級別必須相等於或低於主要受保人之計劃級別，並且必須與主要受保人同時投保* 有關不保事項之詳情，請參閱保單條款。
4. 期滿利益	100%已付基本保費總和
5. 保單貸款	不適用
6. 既有現金價值條款	不適用
7. 自殺、誤報年齡及性別	• 自殺條款: 不適用 • 誤報年齡及性別: 跟隨現行傳統壽險之規則
8. 週年紅利支付辦法	不適用

B. 保費

1. 保費形式	保證均衡保費 (Level and guaranteed)
2. 保費繳付期	8 年
3. 保費率	根據投保年齡而釐定 *(詳見附錄二之保費表)*
4. 繳付方法	年繳 /月繳
5. 大額折扣	不適用

C. 產品細節

1. 投保年齡	受保人	投保年齡 (下次生日年齡) 計劃一 / 二 / 三 / 四
	主要受保人 (即保單持有人)	18 歲 –56 歲
	其他受保人: - 配偶 - 子女	 18 歲–56 歲 15 日–17 歲
2. 最低投保額	不適用	
3. 銷售地點	香港及澳門	
4. 貨幣	香港區：港元(HK$) 澳門區：港元(HK$) / 澳門幣(MOP)	
5. 附加契約	不適用	
6. 個人最高保額	每位受保人只限一張保單(包括「常伴您」保費退還意外保障及「常伴您」保費退還意外升級保障之保單)，並不論賠償金額大小(例如客戶可投保一張計劃四之保單，但不可投保兩張計劃一之保單)	
7. 計劃類別	傳統壽險	
8. 保單契約頁碼 - 基本計劃契約 - 環球緊急支援服務批註	 DBFO THKW 保單契約樣本可在 Contract Library 下載。	

D. 核保規則

1. 體檢要求	● 不適用 ● 只需填寫簡易核保表格 -「常伴您」保費退還意外保障系列。如下列兩條問題其中一條的答案為「是」，投保申請將不會被接納: - 您是否曾於申請壽險、危疾、意外、傷殘或醫療保險或申請復保時被拒絕受保、擱置受保、須繳付額外保費或修改合約條款？ - 您有沒有任何身體缺陷、殘障、損傷、畸形及/或任何影響活動、視覺、說話及/或聽覺的狀況？
2. 財務核保要求	不適用
3. 體檢評級	不適用
4. 國籍評級	只供持香港或澳門身份證人士申請 請參閱現時之國籍風險評級表內 ADD 一欄, 只接受標準評級
5. 職業評級	● 只接受職業級別 1 至 4 ● 所有受保職業級別劃一保費 ● 如職業級別並非 1 至 4 級，投保申請將不會被接納
6. 保單日期	不可以提前保單日期(Date Back)
7. 投保申請書	香港: • 壽險及人身意外保險投保申請書(OPUAIF00): 不需填寫「雜項」部分及「健康狀況」部分 • 簡易核保表格 -「常伴您」保費退還意外保障系列(OPUAIFA9) 澳門: • 壽險及人身意外保險投保申請書(OPMCUF13) : 不需填寫「雜項」部分及「健康狀況」部分 • 簡易核保表格 -「常伴您」保費退還意外保障系列(OPUAIFA9) <u>配偶及子女投保申請之安排</u> ● 配偶/子女的投保申請書必須與主要受保人的投保申請書一併遞交 ● 配偶/子女的投保申請書必須填上主要受保人的保單號碼(於「保險投保申請資料」部分內第 25 項「特別要求 – 其他」) ● 主要受保人必須為配偶/子女的保單的保單持有人
8. VIP Club	80%年繳保費
9. 非標準保費折扣優惠	不適用

E. 保戶服務行政指引

1. 更改投保額	不適用
2. 復效	一年內
3. 申請減價 (Appeal Loading)	不適用
4. 更改基本計劃	不可以 (包括由其他基本計劃轉入或由本計劃轉到其他基本計劃)
5. 自定期保險轉入	不可以
6. 更改繳付保費方法	跟隨現行規則

F. 佣金

1. 佣金	保單年期	
	1	**2-6**
	10%	2%
2. High Issue Age FYC Reduction	不適用	
3. Persistency & Career Benefit	適用	
4. Extra 10%	適用	
5. Provident Fund	第 7 及 8 個保單年度: 2%	
6. 附加契約	不適用	
7. FYP Credit	首年保費 100%	
8. FYC Adjustment	屬於 Group 5: Regular Premium – A&H – Medical	

G. 其他

1. 保單建議書系統(PGS)	不適用
2. 保費易 (EPC)	不適用
3. 產品簡介編號	英文：PTA999318.0416 繁體中文：PTA999319.0416

附錄二 Appendix 2:
保費表 Premium Table

年繳保費表 (港元/澳門幣) Annual Premium Table (HK$/MOP)

投保年齡 Issue Age	計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3	計劃四 Plan 4
主要受保人 Main Insured				
18 – 56	5,976	8,376	9,576	14,376
配偶 Spouse				
18 – 56	5,076	7,116	8,136	12,216
子女 Child				
0 – 17	5,076	7,116	8,136	12,216

月繳保費表 (港元/澳門幣) Monthly Premium Table (HK$/MOP)

投保年齡 Issue Age	計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3	計劃四 Plan 4
主要受保人 Main Insured				
18 – 56	498	698	798	1,198
配偶 Spouse				
18 – 56	423	593	678	1,018
子女 Child				
0 – 17	423	593	678	1,018

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III. Target Customer 4
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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of coverage.
It is only for AIA's internal use, it cannot be distributed to the public audience or any clients.

I. Preface

Accidents are sudden and unforeseen. In the unfortunate event of an accident, customers may need to pay for heavy medical expenditures while their income may be affected as well. Saving for a rainy day, it is wise to buy an accident insurance plan. The newly launched ***Here For You Refundable Accident Plus*** not only provides comprehensive protection against accident (including Accidental Total and Permanent Disability Benefit, Accidental Medical Expenses Reimbursement Benefit, Accidental Bone-Setting Benefit, Accidental Hospital Income Benefit and Accidental In-Patient Surgical Cash Benefit), but also refunds 100% paid premium at policy maturity, allowing customers to receive protection at reasonable cost.

II. 7 Key Product Features

Pay till for 8 years and receive accidental protection for 16 years

1



Accidental Total And Permanent Disability Benefit

In case of disability as a result of an Accident, **a lump sum cash benefit** will be provided. This benefit is payable on top of any other insurance plan and there is no limitation on the way of spending the benefit.

2



Accidental Medical Expenses Reimbursement Benefit

In case of Bodily Injury as a result of an Accident, this plan will **reimburse** the medical expenses incurred by the Insured subject to the selected plan level. This plan covers a wide range of medical treatments such as physiotherapy, surgery, x-ray examination.

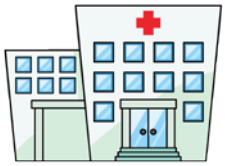
3



Accidental Bone-setting Benefit

In case of Bodily Injury as a result of an Accident, this plan will **reimburse** the expenses incurred by the Insured for Chinese bone-setting treatment.

4



Accidental Hospital Income Benefit

If the Insured is hospitalized due to an Accident, an Accidental Hospital Income Benefit will be paid for each day of hospitalization.

5



Accidental In-Patient Surgical Cash Benefit

If the Insured is hospitalised to perform surgery as a result of an Accident, an Accidental In-Patient Surgical Cash Benefit will be paid subject to the selected plan level.

6



Termination Benefit

100% of Total Basic Premiums Paid will be refunded at the end of the policy term. The Termination Benefit will not be affected even if other benefits are payable (including Accidental Total and Permanent Disability Benefit).

7



Family Discount

The spouse and children can enjoy 15% discount on premium rates if purchasing together with the policyowner.

III. Target Customer



- Age 25-40, with family burden
- With other protection, eg, critical illness and medical, and is looking for more comprehensive protection

IV. Benefit Summary

<table>
<tr><th></th><th>Plan 1</th><th>Plan 2</th><th>Plan 3</th><th>Plan 4</th></tr>
<tr><td>Accidental Total and Permanent Disability Benefit</td><td>HK$/MOP
150,000</td><td>HK$/MOP
300,000</td><td>HK$/MOP
600,000</td><td>HK$/MOP
1,000,000</td></tr>
<tr><td>Accidental Medical Expenses Reimbursement Benefit (per Accident)</td><td>HK$/MOP
1,200</td><td>HK$/MOP
2,300</td><td>HK$/MOP
3,000</td><td>HK$/MOP
5,800</td></tr>
<tr><td>Accidental Bone-Setting Benefit (per visit) (Maximum 1 visit per day, 6 visits per Policy Year)</td><td colspan="4">HK$/MOP
150</td></tr>
<tr><td>Accidental Hospital Income Benefit (per day) (Maximum 90 days per Accident)</td><td>HK$/MOP
250</td><td>HK$/MOP
400</td><td>HK$/MOP
450</td><td>HK$/MOP
700</td></tr>
<tr><td>Accidental In-Patient Surgical Cash Benefit (per Confinement)</td><td>HK$/MOP
1,300</td><td>HK$/MOP
2,000</td><td>HK$/MOP
2,300</td><td>HK$/MOP
3,500</td></tr>
<tr><td>Termination Benefit</td><td colspan="4"><table><tr><th>Time of Policy Termination</th><th>Termination Benefit (Percentage of Total Basic Premiums Paid)</th></tr><tr><td>Before the 6th Policy Anniversary</td><td>0%</td></tr><tr><td>On or after the 6th Policy Anniversary and before the 11th Policy Anniversary</td><td>50%</td></tr><tr><td>On or after the 11th Policy Anniversary and before the 16th Policy Anniversary</td><td>80%</td></tr><tr><td>On the 16th Policy Anniversary</td><td>100%</td></tr></table></td></tr>
<tr><td>Worldwide Emergency Assistance Services</td><td colspan="4">Applicable</td></tr>
</table>

V. Internal AIA Product Comparison



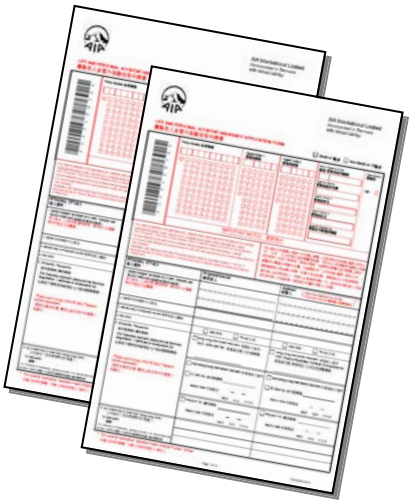
"Here For You Refundable Accident Plus" is an alternative option to our existing "Here For You Refundable Accident". The table below shows the comparison between the two plans.

Plan	**Here For You Refundable Accident Plus**				**Here For You Refundable Accident**			
Policy Term	16 years				15 years			
Premium Payment Term	8 years				8 years			
Issue Age	Main Insured / Spouse Plan 1, 2, 3 & 4: Age 18 – 56 Child Plan 1, 2, 3 & 4: 15 days – Age 17				Main Insured / Spouse Plan 1, 2 & 3: Age 18 – 55 Plan 4: Age 18 – 50 Child Plan 1, 2, 3 & 4: 15 days – Age 17			
Special Discount	15% for spouse & child				15% for spouse & child			
Policy Currency	HKD / MOP				HKD / MOP			
Refund of Premium (ROP)	50% – 100% from Yr7 to Yr16				20% – 100% from Yr3 to Yr15			
Underwriting **- Medical** **- Financial** **- Occupation** **- Nationality**	✓ (Simplified underwriting) × ✓ (Occupation rating 1 – 4) ✓ (HK/Macau ID cardholders only)				✓ (Simplified underwriting) × ✓ (Occupation rating 1 – 4) ✓ (HK/Macau ID cardholders only)			
Benefits / Coverage	HK$/MOP				HK$/MOP			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Total & Permanent Disability Benefit	150,000	300,000	600,000	1,000,000	150,000	300,000	600,000	1,000,000
Accidental Medical Expenses Reimbursement Benefit (per accident)	1,200	2,300	3,000	5,800	1,200	2,300	3,000	5,800
Accidental Bone-Setting Benefit (per visit)	150				×			
Accidental Hospital Income Benefit (per day)	250	400	450	700	250	400	450	700
Accidental In-Patient Surgical Cash Benefit (per Confinement)	1,300	2,000	2,300	3,500	×			
Worldwide Emergency Assistance Services	✓				×			
Premium	HK$/MOP				HK$/MOP			
Monthly Premium	498	698	798	1198	378	528	678	998

VI. Important Notes for Family Discount

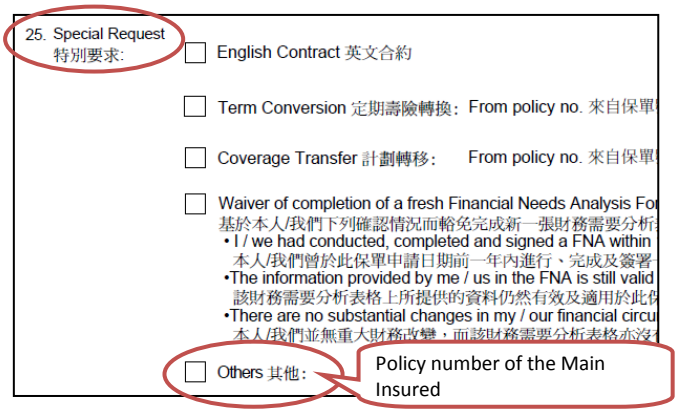
The spouse and children can enjoy 15% discount on premium rates if purchasing together with the policyowner. The relevant applications must comply with the requirements below in order to enjoy the discount.

1



Application form of spouse / child must be submitted together with that of main Insured

2



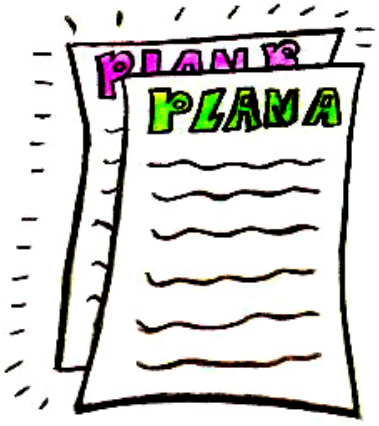
Policy number of the main Insured must be marked in the application form of spouse / child (Item 25. "Special Request – Others" under "Details of Insurance Applied For" session)

3



Main Insured must be the policyowner of the spouse / child policy

4



The plan level for the spouse / child should be same as or lower than that of the main Insured. The application must be submitted together with that of the main Insured

VII. Frequently Asked Questions



1. Q: Is there any modal factor for this product?

   A: There is no modal factor for this product. Annual premium = Monthly premium x12

2. Q: If the main Insured cool-off the policy, can the spouse / child policy still enjoy the 15% discount?

   A: If the main Insured cool-off the policy, the spouse / child policy **no longer** enjoy the 15% discount.

3. Q: If the main Insured gets divorced, can the spouse still enjoy the 15% discount?

   A: The family discount is based on the relationship between main Insured and spouse at the time of application, and will not be affected by subsequent changes in marital status.

4. Q: If the main Insured gets married or gives birth to a child after the application, can the spouse / child still enjoy the 15% discount?

   A: The family discount is based on relationship status at the time of application. Therefore, newly added family members cannot enjoy the family discount.

5. Q: For spouse / child policies, whether the Termination Benefit calculated based on premium before or after discount?

   A: It is calculated based on the total amount of due and payable premiums paid to the Policy, (i.e. the premium after discount).

6. Q: Will the Termination Benefit be affected by claims made while the Policy is inforce?

   A: No. All claims for Accidental Total and Permanent Disability Benefit, Accidental Medical Expenses Reimbursement Benefit, Accidental Bone-Setting Benefit. Accidental Hospital Income Benefit and Accidental In-Patient Surgical Cash Benefit will not affect the Termination Benefit payable to the policyowner.

7. Q: If the insured is confined in a hospital outside Hong Kong due to an accident, will the relevant claims be affected?

   A: In respect to the Accidental Hospital Income Benefit, if the insured is confined in a hospital in People's Republic of China (excluding Hong Kong and Macau), the benefit will be subject to a maximum of 7 days for the same accident. In respect to the Accidental In-Patient Surgical Cash Benefit, if the surgical procedure is performed in a Hospital outside the 31 Covered Countries or Places, the Accidental In-Patient Surgical Cash Benefit will be reduced to 50% of the original amount as shown in the Schedule of Benefits.

8. Q: What would happen if the Insured passes away while the policy is inforce?

   A: The policy will terminate. We will pay the Termination Benefit (if any) in accordance to the Schedule of Termination Benefit under the policy.

9. Q: Are producers under Accident Medical Reimbursement (AMR) Control eligible to sell this product?

   A: No

10. Q: Does the Accidental In-Patient Surgical Cash Benefit cover any surgical procedures performed on an Out-Patient basis?

    A: No

11. Q: What are the differences in the bone-setting benefit between Here For You Refundable Accident Plus and Essential Protector?

    A: The key differences are summarized below:

	Essential Protector	Here For You Refundable Accident Plus
Nature	Bone-setting treatment is covered under Accidental Medical Expenses Reimbursement (AMR) Benefit (optional benefit)	Bone-setting treatment is covered under Accidental Bone-setting Benefit (but not under the AMR benefit)
Coverage	Bone-setting/ Acupuncture • Fracture (per accident per life): HK$1,000 • Non-fracture (per accident per life): HK$500 Aggregate limit for bone-setting/ acupuncture, physiotherapy/ chiropractic treatment is limited to 10% of AMR benefit amount for each policy year	Bone-setting only HK$150 per visit Subject to an aggregate maximum of 6 visits per Policy Year with one 1 visit allowed per day
Limit	The above per accident per life limits apply irrespective of the number of policies providing bone-setting/ acupuncture benefit	The claims for Accidental Bone-setting benefit will not count towards the per accident per life limits for bone-setting/ acupuncture benefit

12. Q: Will the existing product Here For You Refundable Accident still be available for sale after the launch of Here For You Refundable Accident Plus?

    A: The existing product Here For You Refundable Accident will still be available for sale. Please note that each Insured can only apply for one policy of Here for You Refundable Accident or Here for You Refundable Accident Plus.

13. Q: Is Financial Needs Analysis (FNA) required for this product?

    A: No, Here For You Refundable Accident Plus is a FNA exempted product.

VIII. Market Analysis

Company	AIA				PRU					BOX			Hang Senx		
Plan	Here For You Refundable Accident Plus				Refundablx Accident X Plan					ProtectX Refundable Accident X Plan			Refundablx Accident X Plan		
Policy Term	16 years				15 years					15 years			15 years		
Premium Payment Term	8 years				8 years					10 years			10 years		
Issue Age	Main Insured / Spouse Plan 1, 2, 3 & 4: Age 18 – 56 Child Plan 1, 2, 3 & 4: 15 days – Age 17				Main Insured / Spouse: Age 18 – 54 Child: Age 4 – 17					Main insured / Spouse: Age 18 – 60			Age 18 – 55		
Special Discount (Most bargain)	15% for spouse & child				10% for spouse					10% for main insured & spouse			✕		
Refund of Premium (ROP) (Not affected by claims)	50%-100% from Yr7 – Yr16				Yr7 - Yr14: 0%-80% if no ATPD claim Yr15: 90% if there is AMR and/or ASC claim; 100% if there is not any claim					Yr3 - Yr14: 10%-98% if no Major Burn claim Yr15: 105% if there is AHI claim; 110% if there is not any claim			70%-100% from Yr10 – Yr15		
Benefits (HK$)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5+	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
Accidental Total & Permanent Disability Benefit (ATPD)^^	150,000	300,000	600,000	1,000,000	500,000	800,000	1,000,000	1,200,000	250,000	✕			300,000@	500,000@	800,000@
Accidental Medical Expenses Reimbursement Benefit (per accident) (AMR)	1,200	2,300	3,000	5,800	2,000	3,000	3,500	4,000	1,000	✕			3,000	5,000	8,000
Accidental Bone-Setting Benefit (per visit)	150				✕					✕			✕		
Accidental Hospital Income Benefit (per day)	250	400	450	700	✕					600	900	1,200	✕		
Major Burn Benefit	✕				✕					600,000	900,000	1,200,000	✕		
Accidental Fracture Cash Benefit	✕				✕					✕			3,000	5,000	8,000
Accidental Surgical Cash Benefit (per accident/ per confinement) (ASC)	1,300	2,000	2,300	3,500	5,000	8,000	10,000	12,000	2,500	✕			✕		

Note: The above information is sourced from AIA Hong Kong internal collection and are for reference only. For details, please refer to Remark and Disclaimer of Market Analysis.

Company	**AIA**				**PRU**					**BOX**			**Hang Senx**		
Plan	**Here For You Refundable Accident Plus**				**Refundablx Accident X Plan**					**ProtectX Refundable Accident X Plan**			**Refundablx Accident X Plan**		
Accidental Death Benefit	✕				250,000 + 100% ROP	400,000 + 100% ROP	500,000 + 100% ROP	600,000 + 100% ROP	125,000 + 100% ROP	600,000	900,000	1,200,000	300,000	500,000	800,000
Accidental dismemberment Benefit	✕				✕					✕			✓ (Short scale)		
Double Indemnity	✕				✓					✓			✓		
Death Benefit	✕ (Termination Benefit will apply, i.e. 50% – 100% from Yr7 to Yr16)				100% ROP					100% ROP			$5,000 + 100% ROP		
Other Benefits	Worldwide Emergency Assistance Service				✕					Worldwide Emergency Assistance Service			Unemployment Benefit		
Premium (HK$)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5+	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
Monthly Premium	498	698	798	1198	431	598	739	847	198	825 – 1,250*	960 – 1,470*	1,080 – 1,670*	231 – 330*	290 – 399*	396 – 516*

+ Only for child aged 4 - 17
* Premium varies by age bands.
^^ Definition covers 1) inability to perform or engage in any gainful work, occupation or business for which he is reasonably qualified or fitted by knowledge, training or experience, 2) Presumptive Disability and 3) inability to perform 3 or more Activities of Daily Living uninterruptedly for at least 6 months from its date of commencement
@ Definition does not cover inability to perform activities of daily living

Note: The above information is sourced from AIA Hong Kong internal collection and are for reference only. For details, please refer to Remark and Disclaimer of Market Analysis.

Remark and Disclaimer of Market Analysis.

Remark: Above information is based on each Company's proposal and product information on the internet in January, 2016. The above analysis and comparisons made by the Company are based on partial information of the relevant plans as the nature and/or characteristic of the relevant plans may be different. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions. This document is for internal use only. You are not allowed to use it in sales solicitation by interview or presentation or for other similar purposes.

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Appendix 1: Product Description — Here For You Refundable Accident Plus

<table>
<tr><td>Product Name</td><td>Here For You Refundable Accident Plus</td></tr>
<tr><td>Launch Date</td><td>25 April, 2016 (according to the application date)</td></tr>
<tr><td>Basic/ Rider</td><td>Basic Plan</td></tr>
<tr><td>Overview</td><td>Pay for 8 years, receive protection as below for 16 years:
• Accidental protection: Accidental Total and Permanent Disability Benefit, Accidental Medical Expenses Reimbursement Benefit. Accidental Hospital Income Benefit, Accidental Bone-Setting Benefit and Accidental In-Patient Surgical Cash Benefit
• Termination Benefit: Refund of up to 100% of Total Basic Premiums Paid subject to the time of policy termination
• Family discount: 15% discount for spouse and/or child if enrolled together with the main Insured

For details, please refer to the policy provision.</td></tr>
<tr><td>Plan Shortnames</td><td>
<table>
<tr><th>Insured</th><th>Plan</th><th>Plan Shortnames</th></tr>
<tr><td rowspan="4">Main Insured</td><td>1</td><td>ROPPAIN5</td></tr>
<tr><td>2</td><td>ROPPAJN5</td></tr>
<tr><td>3</td><td>ROPPAKN5</td></tr>
<tr><td>4</td><td>ROPPALN5</td></tr>
<tr><td rowspan="4">Spouse / child</td><td>1</td><td>ROPPAMN5</td></tr>
<tr><td>2</td><td>ROPPANN5</td></tr>
<tr><td>3</td><td>ROPPAON5</td></tr>
<tr><td>4</td><td>ROPPAPN5</td></tr>
</table>
</td></tr>
<tr><td>Policy Number Prefix</td><td>
<table>
<tr><td>Region</td><td>Applicable to Non-PRC nationals</td><td>Applicable to PRC nationals applying for Policy in Hong Kong or Macau</td></tr>
<tr><td>Hong Kong</td><td>B3 / B6 / B9
(except B360 - B364
B660 - B664
B960 - B964
B37 / B67 / B97)</td><td>N/A</td></tr>
<tr><td>Macau</td><td>B4
(except B4190 /
B4997 / B4998 / B4999 /
B4990 - B4991)</td><td>N/A</td></tr>
</table>
</td></tr>
</table>

A. Benefit

1. Benefit Term	16 years
2. Savings	Not applicable
3. Protection	

Benefit / Coverage	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Total and Permanent Disability Benefit	HK$/MOP 150,000	HK$/MOP 300,000	HK$/MOP 600,000	HK$/MOP 1,000,000
Accidental Medical Expenses Reimbursement Benefit (per Accident)	HK$/MOP 1,200	HK$/MOP 2,300	HK$/MOP 3,000	HK$/MOP 5,800
Accidental Hospital Income Benefit (per day) (Maximum 90 days per Accident)	HK$/MOP 250	HK$/MOP 400	HK$/MOP 450	HK$/MOP 700
Accidental Bone-setting Benefit (per visit) (Maximum 1 visit per day, 6 visits per Policy Year)	HK$/MOP150			
Accidental In-Patient Surgical Cash Benefit (per Confinement)	HK$/MOP 1,300	HK$/MOP 2,000	HK$/MOP 2,300	HK$/MOP 3,500
Free Worldwide Emergency Assistance Services	Applicable			

- **Accidental Total And Permanent Disability Benefit**
  In case of disability* as a result of an Accident during the policy term while the Policy is inforce, a lump sum cash benefit will be provided. This benefit is payable on top of any other insurance plan and there is no limitation on the way of spending the benefit. The Policy will be terminated if the Accidental Total and Permanent Disability Benefit is paid.

  ** This refers to any one of the three conditions as below:*
  a. *Total and Permanent Disability on or before the Policy Anniversary following the 65th birthday of the Insured; or*
  b. *Presumptive Disability@; or*
  c. *inability to perform 3 or more Activities of Daily Living# uninterruptedly for at least 6 months from its date of commencement.*

  If the attained age of the Insured is less than 18 years old, only "Presumptive Disability" is applicable. Please refer to the policy provision for detailed definitions.

  @ "Presumptive Disability" means the occurrence of any of the following:
  a. *Total and irrecoverable loss of sight of BOTH eyes;*
  b. *Severance of TWO limbs at or above wrist or ankle; or*
  c. *Total and irrecoverable loss of sight of ONE eye and loss by severance of ONE limb at or above the wrist or ankle.*

  # "Activities of Daily Living" are same as the definitions in Smart Care Pro, and mean the following:
  a. *Transfer: Getting in and out of a chair or bed without requiring any physical assistance;*
  b. *Mobility: The ability to move from room to room without requiring any physical assistance;*
  c. *Continence: The ability to voluntarily control bladder and bowel functions so as to maintain personal hygiene;*
  d. *Dressing: Putting on and taking off all necessary items of clothing without requiring assistance of another person;*
  e. *Bathing/Washing: The ability to wash oneself in the bath or shower (including getting in or out of the bath or shower) or wash oneself by any other means; and*
  f. *Eating: All tasks of getting food into the body once it has been prepared.*

- **Accidental Medical Expenses Reimbursement Benefit**
  In case of Bodily Injury as a result of an Accident during the policy term while the Policy is inforce, Accidental Medical Expenses Reimbursement Benefit of this plan will reimburse the Reasonable and Customary charges for actual medical expenses incurred by the Insured subject to the maximum coverage per Accident of the selected plan level for the medical treatments recommended by a Physician. This plan covers a wide range of medical treatments including physiotherapy, surgery, x-ray examination, or necessary medical treatment or services for the Bodily Injury in accordance with the Policy contract (Chinese bone-setting and chiropractor treatment are excluded). The benefit will be payable for the medical expenses incurred within 52 weeks from the date of the Accident.

- **Accidental Hospital Income Benefit**
  If the Insured is hospitalized due to an Accident which occurs during the policy term while the Policy is inforce, an Accidental Hospital Income Benefit will be paid for each day of hospitalization. The benefit will be payable up to a maximum of 90 days per same Accident and a maximum of 7 days per same Accident for hospitalization in Mainland China. This benefit is payable on top of any other insurance plan and there is no limitation on the way of spending the benefit.

- **Accidental Bone-Setting Benefit**
  In case of Bodily Injury as a result of an Accident during the policy term while the Policy is inforce, Accidental Bone-Setting Benefit of this plan will reimburse the Reasonable and Customary charges for actual expenses incurred by the Insured for necessary Chinese bone-setting treatment. This benefit is subject to an aggregate maximum of 6 visits per Policy Year with 1 visit allowed per day.

- **Accidental In-Patient Surgical Cash Benefit****
  If the Insured is Confined in a Hospital and undergoes an In-Patient surgical procedure which, in the opinion of a Physician, is Medically Necessary for the treatment of a Bodily Injury, Accidental In-Patient Surgical Cash Benefit shall be provided for each Confinement.

  *** Important notes:*
  1. *Two or more periods of Confinement will be regarded as one and the same Confinement if such periods of Confinement: (i) relate to the same (or a related) Bodily Injury, or to any complications arising therefrom; and (ii) are separated by 90 days or less (i.e. excluding the day of the Insured's admission to or discharge from Hospital) from the immediately preceding covered Confinement.*
  2. *If the surgical procedure is performed in a Hospital outside the Covered Countries or Places, the Accidental In-Patient Surgical Cash Benefit shall be reduced to 50% of the amount shown in the Schedule of Benefits for each Confinement. Covered Countries or Places means Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, Canada, United States of America, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom, Australia, New Zealand*
  3. *The Benefit shall be paid only if such In-Patient surgical procedure is performed within 180 days from the date of the Accident.*

- **Free Worldwide Emergency Assistance Services**
  Free Worldwide Emergency Assistance Service will be offered to the customers who purchase the Plan. When as the result of an accident or unexpected sickness during the course of the Insured's trip traveling outside Hong Kong or Macau which the Insured was a permanent resident, AIA International Assistance Service (AIAS) which is AIA's appointed service provider will provide emergency assistances, such as emergency medical evacuation and repatriation, 24-hour worldwide telephone enquiry services, China Assist Card, to the Insured.

<table>
<tr><td></td><td>

- **Termination Benefit**

100% of Total Basic Premiums Paid[##] (without interest) will be refunded at the end of the policy term. If the termination[@@] of the Policy occurs, termination benefit will be payable according to the schedule below:

<table>
<tr><th>Time of Policy Termination</th><th>Termination Benefit (Percentage of Total Basic Premiums Paid*)</th></tr>
<tr><td>Before the 6th Policy Anniversary</td><td>0%</td></tr>
<tr><td>On or after the 6th Policy Anniversary and before the 11th Policy Anniversary</td><td>50%</td></tr>
<tr><td>On or after the 11th Policy Anniversary and before the 16th Policy Anniversary</td><td>80%</td></tr>
<tr><td>On the 16th Policy Anniversary</td><td>100%</td></tr>
</table>

For the avoidance of doubt, the Termination Benefit shall not constitute a death benefit.

[@@]The Policy shall automatically terminate on the occurrence of the earliest of the following:
a. the surrender of the Policy;
b. the death of the Insured;
c. the Maturity Date of the Policy;
d. the lapse of the Policy following the expiry of the Grace Period; and
e. payment of any benefit under the Basic Policy that triggers termination of the Basic Policy.

[##] Total Basic Premiums Paid" means the total amount of due and payable premium(s) paid to the Basic Policy and received by the Company from the Policy Date up to the date of termination of the Basic Policy. For the avoidance of doubt, Total Basic Premiums Paid does not include any Prepaid Premium or Overpayment under the PREMIUM PROVISIONS.

- **Family Discount^**

The spouse and children can enjoy 15% discount on premium rates if purchasing together with the policyowner.

^ Important notes:
1. *Application form of spouse / child must be submitted together with that of main Insured*
2. *Policy number of the main Insured must be marked in the application form of spouse / child (Item 26. "Special Request – Others" under "Details of Insurance Applied For" session)*
3. *Main Insured must be the policyowner of the spouse / child policy*
4. *The plan level for the spouse / child should be same as or lower than that of the main Insured. The application must be submitted together with that of the main Insured*

Please refer to the policy contract for exclusions.
</td></tr>
<tr><td>4. Maturity Benefit</td><td>100% of Total Basic Premiums Paid</td></tr>
<tr><td>5. Policy Loan</td><td>Not applicable</td></tr>
<tr><td>6. Non-Forfeiture Options</td><td>Not applicable</td></tr>
<tr><td>7. Suicide and Misstatement of age and sex arrangement</td><td>

- Suicide Clause: Not applicable
- Misstatement of age and sex: Follow existing rules for traditional life plan
</td></tr>
<tr><td>8. Annual Dividend Payment Options</td><td>Not applicable</td></tr>
</table>

B. Premium

1. Premium Structure	Level and guaranteed
2. Premium Payment Period	8 years
3. Premium Rates	Based on Issue Age *(Please refer to the Premium Table in Appendix 2)*
4. Payment Mode	Annual / Monthly
5. Size Discount	Not applicable

C. Product Particulars

1. Issue Age	<table><tr><th>**Insured**</th><th>**Issue Age (Age Last Birthday)** **Plan 1, 2, 3 & 4**</th></tr><tr><td>Main Insured (i.e. Policyowner)</td><td>Age 18 – age 56</td></tr><tr><td>Other Insureds: - Spouse - Child</td><td>Age 18 – age 56 15 days – age 17</td></tr></table>
2. Minimum Face Amount	Not applicable
3. Region	Hong Kong and Macau
4. Currency	Hong Kong region: HK$ Macau region: HK$ / MOP
5. Riders attachable	Not applicable
6. Maximum Per Life Limit	One Policy per Insured (including both Here for You Refundable Accident and Here for You Refundable Accident Plus policies), and irrespective to the benefit amount. (For example, customers can apply for one Policy of Plan 4, but not two Policies of Plan 1)
7. Product Group	Traditional Life
8. Contract Laser Print Code - Basic Contract - AIAS Endorsement	 DBFO THKW Please refer to Contract Library for contract specimen.

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>● Not applicable
● Only required to complete the Simplified Underwriting Form – Here For You Refundable Accident Series. If the answer to any one of the two questions below is “Yes”, application will be declined.
- Has any application for or reinstatement of life, critical illness, accident, disability or medical health insurance on your life ever been declined, postponed, rated or in any way modified?
- Do you have any physical defects, disability, impairment, deformities and/or any condition affecting mobility, sight, speech and/or hearing?</td></tr>
<tr><td>2. Financial Requirements</td><td>Not applicable</td></tr>
<tr><td>3. Medical Rating</td><td>Not applicable</td></tr>
<tr><td>4. Nationality Rating</td><td>For HK & Macau ID cardholders only
Refer to existing nationality rating table on ADD, accept at standard rating only.</td></tr>
<tr><td>5. Occupational Rating</td><td>● Accept occupational classes 1 to 4 only
● One premium applies to all accepted occupational classes
● If occupation class does not fall into classes 1 to 4, application will be declined</td></tr>
<tr><td>6. Policy Date</td><td>Date Back not allowed</td></tr>
<tr><td>7. Application Form</td><td>
<table>
<tr><td>Hong Kong</td><td>• Life and Personal Accident Insurance Application Form (OPUAIF00): “Miscellaneous” session and “Medical Information” Session is not required
• Simplified Underwriting Form – Here For You Refundable Accident Series (OPUAIFA9)</td></tr>
<tr><td>Macau</td><td>• Life and Personal Accident Insurance Application Form (OPMCUF13): “Miscellaneous” session and “Medical Information” Session is not required
• Simplfied Underwriting Form – Here For You Refundable Accident Series (OPUAIFA9)</td></tr>
</table>
<u>Arrangement for Spouse / Child Application</u>
● Application form of spouse / child must be submitted together with that of main Insured
● Policy number of the main Insured must be marked in the application form of spouse / child (Item 25. “Special Request – Others” under “Details of Insurance Applied For” session)
● Main Insured must be the policyowner of the spouse / child policy</td></tr>
<tr><td>8. VIP Club</td><td>80% of Annual Premium</td></tr>
<tr><td>9. Substandard Premium Discount Program</td><td>Not applicable</td></tr>
</table>

E. POS Guidelines

1. Change of Face Amount	Not applicable
2. Reinstatement	Within 1 year
3. Appeal Loading	Not applicable
4. Change Plan (Basic Plan)	Not allowed (Neither to change from other basic plans to this plan nor from this plan to other basic plans)
5. Term Conversion	Not allowed
6. Change Payment Mode	Follow normal rules

F. Agent Compensation

1. Commission	Policy Year	
	1	**2-6**
	10%	2%
2. High Issue Age FYC Reduction	Not applicable	
3. Persistency & Career Benefit	Applicable	
4. Extra 10%	Applicable	
5. Provident Fund	2% for Year 7-8	
6. Riders	Not applicable	
7. FYP Credit	100% of FY Premium	
8. FYC Adjustment	Under Group 5: Regular Premium – A&H – Medical	

G. Others

1. Proposal Generation System	Not applicable
2. Easy Premium Calculator	Not applicable
3. PTA Number for Brochure	English: PTA999318.0416 Traditional Chinese: PTA999319.0416

附錄二 Appendix 2:
保費表 Premium Table

年繳保費表 (港元/澳門幣) Annual Premium Table (HK$/MOP)

投保年齡 Issue Age	計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3	計劃四 Plan 4
主要受保人 Main Insured				
18 – 56	5,976	8,376	9,576	14,376
配偶 Spouse				
18 – 56	5,076	7,116	8,136	12,216
子女 Child				
0 – 17	5,076	7,116	8,136	12,216

月繳保費表 (港元/澳門幣) Monthly Premium Table (HK$/MOP)

投保年齡 Issue Age	計劃一 Plan 1	計劃二 Plan 2	計劃三 Plan 3	計劃四 Plan 4
主要受保人 Main Insured				
18 – 56	498	698	798	1,198
配偶 Spouse				
18 – 56	423	593	678	1,018
子女 Child				
0 – 17	423	593	678	1,018

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)

From: Felix Fung

Copy: Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen/ Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs /BDEs / All Section Heads of BTDD /Call Centre

Dept: Product Strategy and Management

ROAD TO AGENCY
掌握科技 智創未來

Date: 20 June 2017

Total page: 6 pages + enclosures

Subject: (Ref : A170634) **推出「童年意家保」/ 「盛年意家保」/ 「豐年意家保」**
The Launch of Super Kids Shield / Super Adults Shield/ Super Seniors Shield

我們會於 **2017 年 6 月 30 日(首個申請日期)**推出全新個人意外保險系列，此為針對人生不同階段的需要而設，包括：

	目標客戶	**「AIA Vitality 健康程式」**
「童年意家保」	適合 2 – 17 歲的小朋友和青少年	
「盛年意家保」	適合 18 – 65 歲的成年客戶	✓
「豐年意家保」	適合 50 – 70 歲的成年客戶	✓

此三款產品將會代替部份現行的個人意外產品*(有關產品將會於 6 月 29 日停售，詳情請參閱通告 A170557)*，為人生不同的階段毫不間斷地提供適切的保障。新產品具有以下的特色：

1. 「童年意家保」

以現行的「寶保樂」為藍本，

- 「雙倍利益賠償」更特別加入學生參與學校活動時發生意外的一項
- **新增**緊急醫療運送及遺體運返
- **提升了產品的保障項目，但年繳保費維持不變**

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2. 「盛年意家保」

除了提供個人意外保險的主要保障外(即包括「意外死亡及斷肢賠償」、「意外醫療費用賠償」及「意外住院現金賠償」等)，更**特設**以下**全新意外保障**，令客戶在康復路上獲得更全面的保障

- 心理輔導
- 交通津貼

3. 「豐年意家保」

以現行的「特級黃金歲月保障計劃」為藍本，

- **新增**醫療器材津貼
- **新增**緊急醫療運送及遺體運返
- **提升了產品的保障項目，但年繳保費維持不變**

4. 意外醫療費用賠償

更清晰明確地列出跌打、針灸、物理治療或脊醫治療的賠償：

	最高保障額（港元 / 澳門幣）	
產品(例如)	盛年意家保 童年意家保	現有個人意外保障產品
脊椎治療/ 物理治療	每保單年度: • 骨折: 每次 600 每保單年度最多 7 / 14 / 21 次診症 [1] • 非骨折: 每次 300 每保單年度最多 7 / 14 / 21 次診症 [1]; **針灸/ 跌打** 只限每個保單年度最多 2 次診症	受限於「意外醫療費用賠償」的保額 [2]
針灸/ 跌打		每受保人於每次意外 [3]: • 骨折: 每次 1,000 • 非骨折: 500

1 診症次數是根據所選的保障級別而定
2 不包括「意選保」
3 不包括「豐逸行」

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

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Memo

We are about to launch a series of personal accident plans on **30 June 2017 (the first application date)** in order to provide different coverage at different stages of life, including:

	Target Customer	AIA Vitality
Super Kids Shield	for the kids and juvenile who are aged 2 to 17	
Super Adults Shield	for the one who is aged 18 – 65	✓
Super Seniors Shield	for the one who is aged 50 – 70	✓

These three products will replace some current products to continuously provide appropriate protection (the products will be closed on 29 June 2017. Please refer to the memo A170557 for details). Below are the new products highlights:

1. **Super Kids Shield**
   Revamped from *Excel School Days:*
   - Specially add one condition into "Double Indemnity Benefit" that it will cover the student when he participates school activity
   - **Add** Emergency Medical Evacuation and Repatriation of Remains
   - **The product features are enhanced but the annual premium remains unchanged**

2. **Super Adults Shield**
   Not only provide the core benefits of personal accident insurance (i.e. "Accidental Death and Dismemberment Benefit", "Accidental Medical Expenses Reimbursement Benefit" and "Accidental Hospital Income Benefit" etc.), but also **provide a brand new accident coverage** in order to provide protection during rehabilitation.
   - Psychological Counselling Services
   - Transportation Fee Subsidy

3. **Super Seniors Shield**
   Revamped from *Golden Shield Plus:*
   - **Add** Medical Appliance Subsidy
   - **Add** Emergency Medical Evacuation and Repatriation of Remains
   - **The product features are enhanced but the annual premium remains unchanged**

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4. Accidental Medical Expenses Reimbursement Benefit

Clearly list out the benefit of bone-setting, acupuncture, physiotherapy and chiropractic treatment:

	Maximum Coverage（HK$/ MOP）	
Product	Super Kids Shield Super Adults Shield	Current PA products
Chiropractic treatment/ Physiotherapy	Per policy year: • Fracture: 600 per visit 7 / 14 / 21 visits per policy year[1] • Non-fracture: 300 per visit 7 / 14 / 21 visits per policy year[1]; **Acupuncture/ Bone-setting:** 2 visits per policy year	Subject to the sum assured of AMR[2]
Acupuncture/ Bone-setting		Per accident per insured[3]: • Fracture: 1,000 • Non-fracture: 500

1 Subject to the selected plan
2 Exclude Essential Protector
3 Exclude Grand VIP

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2017 年 6 月 30 日起開始送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2017 年 6 月 30 日起開始送抵香港及澳門各營業辦事處 • 產品簡介編號 - 英文：PTA999403 - 繁體中文：PTA 999404
建議書系統 PGS2014 (15.6 版本)	有關 15.6 版本的詳細安排，將會由產品策劃部另函通知： 通告(香港/澳門)：A170635
保單契約	可於 2017 年 6 月 30 日登入 Contract Library 下載

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Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 30 June 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 30 June 2017
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 30 June 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 30 June 2017 • PTA number for Brochure: - English: PTA 999403 - Traditional Chinese: PTA 999404
PGS2014 (version 15.6)	Detailed arrangements regarding the release of version 15.6 will be sent out in a separate memo issued by Product Strategy and Management Department Memo reference number (Hong Kong/ Macau): A170635
Policy Contract	Available at Contract Library on 30 June 2017

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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Introduction

Protect the most precious – your family

Accidents can happen at any stage in life. Accidents can be fatal or cause a serious injury that prevents you or your family from working for a period of time, resulting in a loss of income.

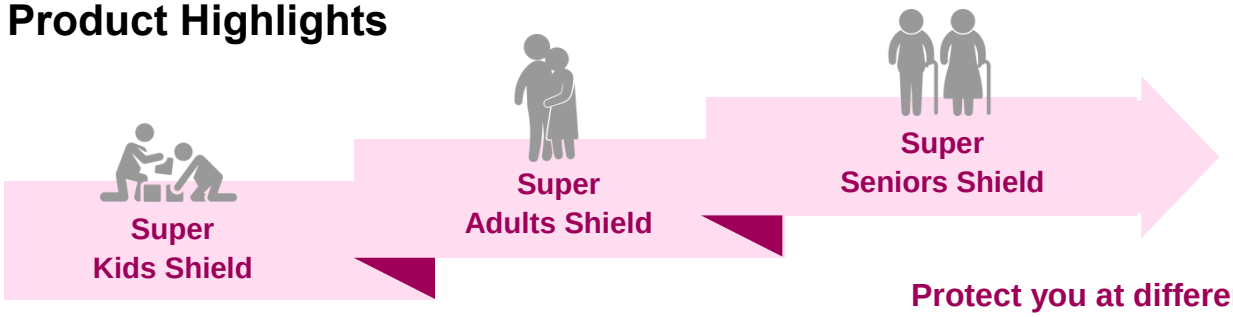


To ease the potential financial burden on you or your family due to an accident, we have designed a brand new series of accident protection insurance products. ***Super Shield Series*** comes with a comprehensive selection of benefits that tailored for our customers at different stages of life.

Here are some reasons why our customers shall choose our ***Super Shield Series***:

- One series consists of wide range of accident protection that caters the needs of our customers and their family (age 2 - 80)
- Benefits are specially tailored to the needs of our customers at different stages of life
- Financial support in event of disablement or dismemberment
- Each product in the series consists of three plan levels to choose from, making it easy for our customers to budget flexibly.

II. Product Highlights



Protect you at different stage in life

What you need to know about this new accident insurance product series:

- Super Adults Shield provides **the higher coverage amounts** for the followings in the market *:

	Maximum Coverage (HK$/ MOP)	
Benefit	Super Adults Shield	Market *
Accidental Death & Dismemberment	**2,250,000**	1,000,000 - 2,000,000
Accidental Hospital Income	**900 per day**	200 per day (500 – 1,000 days)[#]

** For details, please refer to the Market Comparison in the appendix (p. 17 – 27).*
[#]BluX Croxx provides relatively higher coverage amount but it requires to pay extra premium and is subject to the occupational class while Super Adults Shield provides a unique premium within occupational class 1 – 4.

- Super Kids Shield ― **Enhanced features** from Excel School Days **with same premium**.
(NEW: School activity, riding in a passenger-carrying elevator, and injured in fire in a public building are now covered under Double Indemnity Benefit)

- Super Seniors Shield ― **Enhanced features** from Golden Shield Plus **with same premium**.
(NEW: Medical appliance subsidy is provided)

- Super Kids Shield / Super Adults Shield ― **New rules** applied on Accidental Medical Expenses Reimbursement Benefit (AMR):

	New practice	Previous practice
	Maximum Coverage (HK$/ MOP)	
Products (e.g.)	Super Adults Shield Super Kids Shield	Current PA products
Chiropractic treatment / Physiotherapy	Per policy year: • Fracture: 600 per visit • (7 / 14 / 21 visits* per policy year) • Non-fracture: 300 per visit (7 / 14 / 21 visits* per policy year; for bone-setting/ acupuncture: 2 visits per policy year)	Subject to the sum assured of AMR (exclude Essential Protector)
Acupuncture / Bone-setting		Per accident per insured: • Fracture: 1,000 • Non-fracture: 500 (exclude Grand VIP)

For details, please refer to the benefits schedules in Benefits Explained (p. 8 – 9).
** The maximum number of visits per policy year is subject to the plan selected.*

Good News!

Inclusion of Super Shield Series into AIA Vitality Series

Determined to Excel

The inclusion of "Super Shield Series" into "AIA Vitality Series" allows non-medical and critical illnesses plans' insured who are aged above 18, to apply for AIA Vitality membership upon subscription to "Super Adult Shield" or "Super Seniors Shields", and enjoy first year 10% premium discount and an array of rewards and offers.

Super Shield Series X AIA Vitality

A Catalyst to New Business

1 No Health Declaration is needed for subscription of "Super Adult Shield" / "Super Seniors Shields"

That implies, health impaired segment, who may not be qualified for medical and critical illnesses plans subscription, is able to join AIA Vitality, and enjoy healthy living with an array of benefits.

2 AIA Vitality

Product Cross-selling Ratio

The ratio for AIA Vitality Members is 25% higher than other customers



Information source: AIA internal data. Customers who newly joined AIA from Oct 1, 2015 to May 31, 2017 are the base of this analysis. This is a month-on-month tracking for success product cross-sell during the first 12 months upon joining AIA, breakdown by Vitality membership status.

Benefits at a Glance

	Super Kids Shield	Super Adults Shield	Super Seniors Shield
Insured's Age at Policy Issue (Age)	2-17	18-65	50-70
Accidental Death, Dismemberment, Disability			
Accidental Death & Dismemberment Benefit	✔	✔	
Accidental Death Benefit			✔
Permanent Total Disability Benefit		✔	
Psychological Counselling Services		✔	
Double Indemnity Benefit	✔ **(Enhanced)**	✔	
Compassionate Death Benefit	✔	✔	✔
Accidental Medical Expenses, Daily Incomes			
Accidental Medical Expenses Reimbursement Benefit	✔	✔	
Accidental Hospital Income Benefit		✔	✔
Transportation Fee Subsidy		✔	
Medical Appliance Subsidy			✔ **(New)**
Intensive Care Unit Benefit			✔
Other			
Broken Bone Cash Benefit			✔
Loss of Daily Living Activities Benefit			✔
Well Being Program			✔
Worldwide Emergency Assistance Services	✔	✔	✔

- Including emergency medical evacuation and repatriation of remains **(New)**
- 24-hour worldwide assistance services

III. Benefits

A Super Adults Shield *K Super Kids Shield* *S Super Seniors Shield*

Accidental Death, Dismemberment & Disability Protection



Accidental Death & Dismemberment Benefit

A K

If the insured passes away or sustains any covered injury occurs **within 180 days** after an accident, we will pay a lump sum Accidental Death & Dismemberment Benefit according to the Benefits Schedule for Accidental Death & Dismemberment Benefit to help manage expenses.

This benefit will not be payable for any disability arising from a covered injury for which the Permanent Total Disability Benefit is payable, and vice versa.



Accidental Death Benefit

S

If the insured dies due to an accident **within 180 days** after the accident, we will pay an Accidental Death Benefit amount equal to the sum assured of the selected plan.



Permanent Total Disability Benefit

A

If the insured becomes totally and permanently disabled **within 180 days** after an accident, and with such diagnosed disability has continued for **6 months consecutively**, we will pay a Permanent Total Disability Benefit of:

1% of the sum assured monthly,
starting from the 7th month after diagnosis,
up to 100 months (while disability continues)

This benefit will not be payable for any disability arising from a covered injury for which the Accidental Death & Dismemberment Benefit is payable, and vice versa.



Psychological Counselling Services

A

If the insured and/or any of his immediate family members receive any psychological counselling by Registered Clinical Psychologist or a Registered Psychiatrist after sustaining an accidental injury or disability under the Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit, we will reimburse the necessary psychological counselling expenses according to the Benefits Schedule of Super Adults Shield.

Double Indemnity Benefit

A K

In the unfortunate event of death, dismemberment or permanent total disability due to an accident related to any of the following, we will

double the compensation where the insured was:

a fare-paying passenger
traveling on marine, land or air public transportation
(e.g. ferry, bus, coach, train / MTR, taxi or airplane and etc.)

riding in a passenger-carrying elevator
(excluding elevators of a mine or construction site)

injured in fire
in a theatre, public auditorium, hotel, school or hospital only

a pedestrian
injured in a traffic accident and / or struck by any motor-driven / powered vehicle

injured in **natural flooding / landslide**
in Hong Kong or Macau

Additionally for Super Kids Shield,

a full-time student
below the age of 24 injured in a school activity taking place in Hong Kong or Macau

Compassionate Death Benefit

A K S

Should the worst happen and the insured passes away, we will pay the beneficiary the Compassionate Death Benefit in a lump sum, up to:

HK$ /MOP 10,000 per life
for all such policies held with us

Accidental Medical Expenses, Daily Incomes

Accidental Medical Expenses Reimbursement Benefit

A K

If the insured sustains a covered accidental injury, we will reimburse reasonable and customary medical expenses incurred **within 52 weeks** after the accident, up to the maximum limit per accident for the insured.

A range of medicines, treatments and services are covered (on a medically necessary basis), including but not limited to:

- bone-setting;
- acupuncture;
- physiotherapy; and
- chiropractic treatment

*Please refer to “II. Product Highlights” about the rule of claim on bone-setting , acupuncture, physiotherapy and chiropractic treatment.



Accidental Hospital Income Benefit

A S

If the insured is confined in a hospital as a result of suffering a covered accidental injury, we will pay a daily income benefit.

If the confinement occurs outside of the covered countries or places, the benefit payable will be:

- reduced by 50%
- up to US$60 / HK$480 per day of confinement for all policies held with us
- cover up to 90 days of confinement per each covered injury

In addition, we will also provide:

- **Transportation Fee Subsidy**
  for Super Adults Shield only
  If the insured is confined in a hospital for over 3 days and is recommended by a registered medical practitioner to receiver further medical treatment or consultation, regardless of the type of transportation used.

- **Medical Appliance Subsidy**
  for Super Seniors Shield only
  If the insured is confined in a hospital and is recommended by a registered medical practitioner on medically necessary basis to purchase medical appliance.



Intensive Care Unit Benefit

S

We will pay an additional benefit for each day during which the insured is confined in an intensive care unit (ICU) due to a covered accidental injury, **up to 300 days** for the same confinement.

If the confinement occurs outside of the covered countries or places, no benefit will be payable.

Covered countries or place include:

Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

Other



Broken Bone Cash Benefit

If the insured sustains any fracture, dislocation, internal injury or third degree burn in an accident and suffers any of the covered injuries **within 90 days** after an accident, we will pay a lump sum benefit according to the Benefits Schedule for the Broken Bone Cash Benefit to help manage expenses:

If the insured sustains more than one item of injury under any of the same category in the schedule of injuries:

a. the benefit amount payable under that category shall be the highest percentage of the sum assured corresponding to the relevant injury
b. the maximum benefit amount payable for the injuries of the same accident shall not exceed 100% of the sum assured

- Each injury as stated in the benefit schedule shall be payable once in life of the insured.
- The benefit payable which is stated on the Policy Information Page or any endorsement will be reduced by 50% at the end of policy year following the insured's 75th birthday.
- For any covered fracture due to osteoporosis or pathological fracture, benefits will be payable only when the diagnosis is first known at the time of accident. Thereafter, no further indemnity under this part in respect of any fracture as stated in the Schedule of Injuries shall be payable.

Example:

If the insured sustains multiple fractures and one compound fractures of Pelvis and multiple fractures of Thigh from an accident. Then, he can get:

- Pelvis: **60%** from "Multiple fractures and one compound fracture" ONLY , but not 30% from "All other compound fractures"; and
- Thigh: **15%** of "Multiple fractures"

Total claim amount: **75% of sum assured** (60% + 15%)

Schedule of injuries:

Fractures of:	% of sum assured
Pelvis (excluding thigh and coccyx)	
• **Multiple fractures and one compound fracture**	**60%**
• All other compound fractures	30%
• Multiple fractures	15%
• All other fractures	12%
Thigh	
• Multiple fractures and one compound fracture	30%
• All other compound fractures	24%
• **Multiple fractures**	**15%**
• All other fractures	12%

Loss of Daily Living Activities Benefit

S

If the insured is permanently unable to perform any three of the daily living activities (i.e. mobility / dressing / eating / continence / toileting), for a continuous period of at least 6 months within 180 days after an accident, we will pay the Loss of Daily Living Activities Benefit by monthly. The benefit will be paid for the duration of the disability, up to 60 months.

Psychiatric related causes are excluded.

Well Being Program

S

A medical check-up will be provided annually, starting from the end of the first policy year.

Check-up items may be revised from time to time without prior notice.

Worldwide Emergency Assistance Services

A K S

If the insured is a permanent resident of Hong Kong or Macau, we offer emergency assistance services to the insured anywhere in the world, including:

- Emergency medical evacuation and repatriation of remains
  (per life limit up to HK$ / MOP 5,000,000)
- 24-hour worldwide telephone enquiry services

Q & A Section

(For Super Adults Shield / Super Kids Shield)

Q: Will my policy be still in-force when ADD or PTD is being paid?

A: The policy will be still in-force until the benefit paid of ADD and / or PTD reaches 100% of sum assured.

The premium will be reduced when the sum assured of ADD or PTD and AMR (if applicable) is reduced after any ADD or PTD benefit has been paid each time.

(For Super Adults Shield / Super Kids Shield)

Q: Is there any limitation apply on the Accidental Medical Expenses Reimbursement Benefit (AMR)?

A: There are limitations applicable to acupuncture / bone-setting / chiropractic treatment and physiotherapy. For details, please refer to “New rules applied on AMR” at *Product Highlight*. (p.2)

(For Super Seniors Shield)

Q: What are the medical check-up items under Well Being Program?

A: Insured may choose 2 out of the following 9 items for each medical check-up:

Screening	Tests Items
Arthritis Screening	Rheumatoid Factor (R.A. Factor)
Osteoporosis	Calcium, T
Gout Screening	Uric Acid
Coronary Risk Screening	Cholesterol, Total
Diabetics Screening	Glucose
Liver Function	SGPT /ALT
Liver Function	SGOT/ AST
Renal Function	Creatinine
Renal Function	Urea

Benefits Schedule of Super Kids Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	150,000	250,000	500,000
2. Double Indemnity Benefit	150,000	250,000	500,000
3. Compassionate Death Benefit	1,000	1,000	1,000
Accidental Medical Expenses, Daily Incomes			
4. Accidental Medical Expenses Reimbursement Benefit	25,000 per accident	30,000 per accident	35,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
Other			
5. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,123	1,544	2,389
Monthly	99	136	211

Benefits Schedule of Super Adults Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	750,000	1,500,000	2,250,000
2. Permanent Total Disability Benefit	750,000	1,500,000	2,250,000
3. Double Indemnity Benefit	750,000	1,500,000	2,250,000
4. Compassionate Death Benefit	5,000	5,000	5,000
5. Psychological Counselling Services (subject to 1 visit per day)	300 per visit (20 visits per accident)	600 per visit (20 visits per accident)	900 per visit (20 visits per accident)
Accidental Medical Expenses, Daily Incomes			
6. Accidental Medical Expenses Reimbursement Benefit	15,000 per accident	30,000 per accident	45,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
7. Accidental Hospital Income Benefit	300 per day per accident (up to 1,000 days)	600 per day per accident (up to 1,000 days)	900 per day per accident (up to 1,000 days)
8. Transportation Fee Subsidy	300 per accident	600 per accident	900 per accident
Other			
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,980	3,800	5,500
Monthly	175	336	486

Benefits Schedule of Super Seniors Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death Benefit	120,000	160,000	200,000
2. Compassionate Death Benefit	1,200	1,600	2,000
Accidental Medical Expenses, Daily Incomes			
3. Accidental Hospital Income Benefit	600 per day (up to 300 days)	900 per day (up to 300 days)	1,200 per day (up to 300 days)
4. Intensive Care Unit Benefit	600 per day (up to 300 days)	900 per day (up to 300 days)	1,200 per day (up to 300 days)
5. Medical Appliance Subsidy	1,200 per accident	1,600 per accident	2,000 per accident
Other			
6. Broken Bone Cash Benefit	120,000 per accident	160,000 per accident	200,000 per accident
7. Loss of Daily Living Activities Benefit	5,000 per month (up to 60 months)	7,500 per month (up to 60 months)	10,000 per month (up to 60 months)
8. Well Being Program	Included	Included	Included
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,631	2,208	2,785
Monthly	144	195	246

Benefits Schedule for Accidental Death & Dismemberment Benefit

Injury	% of the Sum Assured
1. Loss of life	100%
2. Permanent total loss of sight of both eyes	100%
3. Permanent total loss of sight of one eye	100%
4. Loss of or the permanent total loss of use of two limbs	100%
5. Loss of or the permanent total loss of use of one limb	100%
6. Loss of speech and hearing	100%
7. Permanent and incurable insanity	100%
8. Permanent total loss of hearing of	
a. both ears	75%
b. one ear	25%
9. Loss of speech	50%
10. Permanent total loss of the lens of one eye	50%
11. Loss of or the permanent total loss of use of four fingers and thumb of	
a. right hand	70%
b. left hand	50%
12. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
13. Loss of or the permanent total loss of use of one thumb	
a. both right joints / one right joint	30% / 15%
b. both left joints / one left joint	20% / 10%
14. Loss of or the permanent total loss of use of fingers	
a. three right joints / two right joints / one right joint	10% / 7.5% / 5%
b. three left joints / two left joints / one left joint	7.5% / 5% / 2%
15. Loss of or the permanent total loss of use of toes	
a. all-one foot	15%
b. great-both joints	5%
c. great-one joint	3%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5cm	7.5%
18. Third-degree burns	
Area — Damage as a percentage of total body surface area	
a. Head — equals to or greater than 8%	100%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 2% but less than 5%	50%
b. Body — equals to or greater than 20%	100%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 10% but less than 15%	50%

If the insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

Schedule of Injuries for Broken Bone Cash Benefit

Injury Category			% of the Sum Assured
1.	**Fractures of pelvis (excluding thigh and coccyx)**		
	a. multiple fractures and one compound fracture		60%
	b. all other compound fractures		30%
	c. multiple fractures		15%
	d. all other fractures		12%
2.	**Fractures of thigh**		
	a. multiple fractures and one compound fracture		30%
	b. all other compound fractures		24%
	c. multiple fractures		15%
	d. all other fractures		12%
3.	**Fractures of lower leg, skull, clavicle, ankle, upper and lower arm, wrist**		
	a. multiple fractures and one compound fracture		24%
	b. all other compound fractures		15%
	c. multiple fractures		12%
	d. depressed fracture of the skull needing surgical intervention		8%
	e. all other fractures		6%
4.	**Fractures of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and ankle)**		
	a. all compound fractures		12%
	b. all other fractures		6%
5.	**Fractures of spinal column (cervical, thoracic and lumbar vertebrae but excluding coccyx)**		
	a. all compression fractures		12%
	b. all spinous process, transverse process or pedicle fractures		12%
	c. all other vertebral fractures		6%
6	**Fractures of lower jaw**		
	a. multiple fractures and one compound fracture		15%
	b. all other compound fractures		12%
	c. multiple fractures		10%
	d. all other fractures		5%
7.	**Fractures of rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers**		
	a. multiple fractures and one compound fracture		10%
	b. all other compound fractures		8%
	c. multiple fractures		5%
	d. all other fractures		3%
8.	**Dislocations requiring surgery under general anesthesia**		
	spine (excluding slipped disc) / hip / knee		50% / 30% / 15%
	wrist or elbow / ankle, shoulder blade or collar bone / fingers, toes, or jaw		12% / 6% / 3%
9.	**Internal injuries (excluding hernia)**		
	resulting in open abdominal or thoracic surgery (including the heart)		15%
10.	**Third-degree burns**		
	Area	Damage as a percentage of total body surface area	
	a. Head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
	b. Body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

Remark:

A fracture means where a bone is broken completely across. When more than one fracture is found in the same bone, it is regarded as multiple fractures. In addition, when a bone breaks the skin, it is defined as a compound fracture. When a fracture involves crushing of body of vertebral column, it is defined as a compression fracture.

IV. Illustrative Examples

（The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.）

Case Study 1



Mr. Wan
(Age 37, Male)
Policy owner

Mr. Wan successfully applies accident insurance for himself and his family:



Super Shield Series *(HK$)*	Adults **Plan 1**	Adults **Plan 1**	Kids **Plan 2**
ADD sum assured	750,000	750,000	250,000
AMR sum assured	15,000	15,000	30,000
AHI (per day)	300	300	-
Annual premium	**1,980**	**1,980**	**1,544**

They were diagnosed with …		Hospital stay
Mr. Wan	Loss of use of one leg	17 days
His wife	A fractured leg with established non-union	11 days
His son	Loss of use of dominant hand	13 days

In the unfortunate event when…

Mr. Wan and his family got into a traffic accident while they were on a bus during their trip.

Following benefits will be provided to Mr. Wan and his family.

The claim amounts that Mr. Wan receives would be …

In the currency of HK dollar:	Mr. Wan Actual Expense	Mr. Wan Claimed		His wife Actual Expense	His wife Claimed		His son Actual Expense	His son Claimed
ADD								
Compensation for loss of use of one leg	---	750,000						
Compensation for fractured leg with established non-union				---	75,000			
Compensation for loss of use of dominant hand							---	175,000
Double Indemnity Benefit Accident incurred when the insureds are fare-paying passengers	---	750,000		---	75,000		---	175,000
Psychological Counselling Service @ $900 per visit x 5 times	4,500	1,500	(a)				4,500	1,500
AMR								
Hospital stay	11,900	11,900		7,700	7,700		9,100	9,100
Medical consultation @ $250 per visit x 5 times	1,250	1,250		1,250	1,250		1,250	1,250
Physiotherapy @ $500 per visit x 8 times				4,000	3,500	(c)		
Accidental Hospital Income Benefit	---	5,100	(b)	---	3,300	(d)		
Transportation Fee Subsidy	---	300		---	300			
Actual Expenses Total	17,650			12,950			14,850	
Claimed Total		**1,520,050**			**166,050**			**361,850**

Therefore, Mr. Wan and his family would receive a total claim amount of **HK$ 2,047,950** from their policies to cover their medical expenses incurred from the accident and to compensate for their losses and fractures with double benefits.

Explanations	
(a)	The maximum payable limit for psychological counselling services in the plan Mr. Wan has selected is HK$ 300 per visit, and up to 20 visits per accident. Therefore, the maximum amount payable for psychological counselling services in respect to this accident is: **= HK$ 300 x 5 = HK$1,500** The remaining expense amount of HK$ 3,000 will be paid by Mr. Wan himself. In case his son needs any psychological counselling service, as he is an immediate family member of Mr. Wan, we will also pay for his necessary expenses (subject to the limit set in the plan Mr. Wan has selected): **= HK$ 300 x 5 = HK$1,500** See: Psychological Counselling Services
(b)	According to the benefits schedule of the selected plan for Mr. Wan, the total of daily income to be provided for his hospital stay is: **= HK$ 300 x 17 days = HK$ 5,100** See: Accidental Hospital Income Benefit
(c)	The maximum payable limit for physiotherapy related to fracture injuries is HK$ 600 per visit, and up to 7 visits per policy year (Plan 1). Therefore, the maximum amount payable for physiotherapy of Mr. Wan's wife is: **= HK$ 500 x 7 = HK$3,500** The remaining expense amount of HK$ 500 will be paid by Mr. Wan himself. No further reimbursement will be provided for acupuncture / bone-setting / chiropractic treatment / physiotherapy in that policy year. See: Accidental Medical Expenses Reimbursement Benefit
(d)	According to the benefits schedule of the plan that Mr. Wan has selected for his wife, the total of daily income to be provided for the hospital stay of his wife is: **= HK$ 300 x 11 days = HK$ 3,300** See: Accidental Hospital Income Benefit

（The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.）

Case Study 2



Ms. Kong
(Age 35, Female)
Policy owner

Ms. Kong successfully applies accident insurance for herself and her parents:



Super Shield Series *(HK$)*	Adults **Plan 1**	Seniors **Plan 2**	Seniors **Plan 2**
ADD sum assured	750,000	---	---
AD sum assured	---	160,000	160,000
AMR (per accident)	15,000	---	---
AHI (per day)	300	900	900
Broken Bone Cash Benefit sum assured	N/A	160,000	160,000
Annual premium	**1,980**	**2,208**	**2,208**

They were diagnosed with …

		Hospital stay	ICU
Ms. Kong	Superficial wounds only	0 day	----
Her father	Multiple fractures of pelvis with a bone break the skin. He was seriously injured and permanently unable to walk, dress up and go to toilet by himself. (Wheelchair is required)	30 days *including the stay at ICU*	4 days
Her mother	Multiple fractures on lower leg. (Walking frame is required)	15 days	----

In the unfortunate event when…

Ms. Kong and her parents got hit by a car while they were crossing the road.

Following benefits will be provided to Ms. Kong and her parents.

The claim amounts that Ms. Kong receives would be …

In the currency of HK dollar:	Ms. Kong Actual Expense	Ms. Kong Claimed		Her father Actual Expense	Her father Claimed		Her mother Actual Expense	Her mother Claimed	
AMR									
Hospital stay	900	900		30,000		(e)	13,500		(e)
Medical consultation	1,150	1,150		2,500		(e)	2,000		(e)
Accidental Hospital Income Benefit	---	---		---	27,000	(f)	---	13,500	(k)
Intensive Care Unit Benefit				---	3,600	(g)			
Medical Appliance Subsidy				4,000	1,600	(h)	300	300	
Broken Bone Cash Benefit				---	96,000	(i)	---	19,200	(l)
Loss of Daily Living Activities Benefit					450,000	(j)			
Actual Expenses Total	2,050			36,500			15,800		
Claimed Total		**2,050**			**578,200**			**33,000**	

Therefore, Ms. Kong and her parents would receive a total claim amount of **HK$613,250** from their policies to cover their medical expenses incurred from the accident and to compensate for their losses and fractures.

Explanations	
(e)	Accidental Medical Expenses Reimbursement Benefit (AMR) is available in Super Adults Shield and Super Kids Shield only.
(f)	According to the benefits schedule of the plan that Ms. Kong has selected for her father, the total of daily income to be provided for the hospital stay of her father is: **= HK$ 900 x 30 days = HK$ 27,000** See: Accidental Hospital Income Benefit
(g)	According to the benefits schedule of the plan that Ms. Kong has selected for her father, the total of daily income to be provided for the stay of her father in ICU is: **= HK$ 900 x 4 days = HK$ 3,600** See: Intensive Care Unit Benefit
(h)	The maximum payable limit for medical appliance subsidy in the plan Ms. Kong has selected is HK$ 1,600 per accident. The remaining expense amount of HK$ 2,400 will be paid by Ms. Kong herself. See: Medical Appliance Subsidy
(i)	According to the *Schedule of Injuries for Broken Bone Cash Benefit* in the plan that Ms. Kong has selected for her father, compensation for multiple fractures of pelvis with one compound fracture (i.e. a bone breaks the skin) is: **= Sum assured (Broken Bone Cash Benefit) x 60%** **= HK$160,000 x 60%** **= HK$ 96,000** See: Broken Bone Cash Benefit
(j)	The maximum payable limit for Loss of Daily Living Activities Benefit in the plan that Ms. Kong has selected for her father is HK$ 7,500 per months, and up to 60 months. Since Mrs. Kong's father is permanently unable to walk, the benefit to be provided for the loss of her father is: **= HK$ 7,500 x 60 months = HK$ 450,000** See: Loss of Daily Living Benefit
(k)	According to the benefits schedule of the plan that Ms. Kong has selected for her mother, the total of daily income to be provided for the hospital stay of her mother is: **= HK$ 900 x 15 days = HK$ 13,500** See: Accidental Hospital Income Benefit
(l)	According to the *Schedule of Injuries for Broken Bone Cash Benefit* in the plan that Ms. Kong has selected for her mother, compensation for multiple fractures on lower leg is: **= Sum assured (Broken Bone Cash Benefit) x 12%** **= HK$160,000 x 12%** **= HK$ 19,200** See: Broken Bone Cash Benefit

V. Market Analysis

A. Main Analysis

Compared to the major competitors in the market regarding different life segment, *Super Kids Shield, Super Adults Shield and Super Seniors Shield* have the following advantages. Please refer to the analysis in this chapter and "Comparison on Product Features & Premium" for more details.

Accidental Medical Expenses Reimbursement Benefit
(Applicable for Super Kids Shield / Super Adults Shield)

- Each market players have applied limitation on the Bone-setting, Acupuncture, Physiotherapy and Chiropractic treatment. *Super Kids Shield and Super Adults Shield* have provided highest benefit amount among the competitors.

Currency: HK$	**AIA**	**ManX**	**ZurX**	**PruX**	**BluX Croxx**
Product	**Super Kids Shield Super Adults Shield**	**PerX Accident Plan**	**PAMulX Personal Accident**	**PRXchoice Personal Accident Plus+**	**PerX AccidentSafx Insurance**
Bone-setting / Acupuncture	Plan 1: • Fracture: HK$600/ visit, 7 visits/ policy year • Non-fracture: HK$300/ visit, 7 visits/ policy year (for Bone-setting/ Acupuncture: 2 visits) The no. of visit for: • Plan 2: 14 • Plan 3: 21	HK$600 per accident, limited to once per day	<u>Bone-setting / Acupuncture / Chiropractic</u> HK$150 per visit, 5 visits per accident <u>Physiotherapy</u> HK$500 per visit per day, 4 visits per accident	HK$500 per accident	<u>Bone-setting</u> HK$200 per visit <u>Acupuncture</u> HK$300 per visit
Physiotherapy / Chiropractic		HK$300 per accident		Up to 100% of AMR	<u>Physiotherapy</u> HK$500 per visit
Cap at policy year	Yes	Yes	Yes	-	Yes
- affected treatment	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	-	• *Bone-setting* • *Acupuncture* • *Physiotherapy*

- total no. of visit	Plan 1: 7 Non-fracture for Bone-setting/ Acupuncture: 2 visits/ policy year	-	*Bene-setting/ Acupuncture* Physiotherapy: 5 visits/ accident Chiropractic: 4 visits/ accident	-	6 visits and 1 visit per day per accident
- total benefit amount	**Plan 1: Fracture: HK$4,200 Non-fracture: HK$2,100**	**10% of AMR Sum Assured / policy year**	**HK$2,000**	**-**	**HK$3,000**

Super Kids Shield vs. ZurX

- *Super Kids Shield* offers 3 plan levels which is more than ZurX so the customer has more choices to select the plan which match his need.
- The benefit amount of AMR of *Super Kids Shield* is higher than ZurX with the range from HK$25,000 to HK$35,000.

Super Adults Shield vs. market competitors

- Only provider of *"Transportation Fee Subsidy"* in the market.
- For Psychological Counselling Services, *Super Adults Shield* provides the highest total benefit amount (per accident) among the market competitors.
- For "Accidental Hospital Income Benefit", the daily hospital income of *Super Adults Shield* is higher than ZurX. In addition, the no. of confinement days of *Super Adults Shield* is more than ZurX and BluX CroX.

Super Seniors Shield vs. ZurX

- For "Accidental Hospital Income Benefit", the daily hospital income and the no. of confinement days of *Super Seniors Shield* are higher than ZurX.
- Also, under "Accidental Hospital Income Benefit", *Super Seniors Shield* does not limit the Insured to confine public hospital or private hospital, however, ZurX has required the Insured to confine in the public hospital.

B. Comparison on Product Features & Premiums

Super Kids Shield

		AIA **Super Kids Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Junior Cover)**		
Issue Age		Age 2 to 17	6 months to Age 17	OR	Age 18 to 23 (for unmarried full-time students)
Benefit Term		Up to age 24	Up to age 18	OR	Up to age 24 (for unmarried full-time students)
Policy Currency		HK$ / MOP	HK$		
Benefits Plan Level			Coverage (HK$ / MOP)		
Accidental Death & Dismemberment Benefit	**1**	150,000	150,000		
	2	250,000	300,000		
	3	500,000			
Double Indemnity Benefit		Included	Included		
Compassionate Death Benefit		1,000			

		AIA **Super Kids Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Junior Cover)**
Accidental Medical Expenses Reimbursement (AMR)	1	25,000 per accident	10,000 per accident
	2	30,000 per accident	20,000 per accident
	3	35,000 per accident	
		Bone-setting / Acupuncture / Physiotherapy / Chiropractic treatment Per policy year: • Fracture: 600 per visit (7 / 14 / 21 visits per policy year *) • Non-fracture: 300 per visit (7 / 14 / 21 visits per policy year * ; for bone-setting/ acupuncture: 2 visits per policy year) *subject to plan selected	(1) **Bone-setting / Acupuncture / Chiropractic treatment** HK$150 per visit, 5 visits per accident (2) **Physiotherapy** HK$500 per visit per day, 4 visits per accident Reimbursement for (1) and (2) are subject to HK$2,000 per policy year
Worldwide Emergency Assistance Services		Included	Included
Other Benefits			- Broken Bone Benefit - Overseas accidental medical expenses - Daily Hospital Income Benefit - Hospital cash for pet attack / child abuse - Medical appliance allowance - Home nurse allowance - Funeral / burial / cremation expenses - Trauma counselling expenses - Parent annual leave compensation - Clothing and personal effects damage compensation

	AIA Super Kids Shield	ZurX PA*MulX* Personal Accident Insurance Plan (Junior Cover)
Annual Premiums		(HK$ / MOP)
Plan 1	1,123	516
Plan 2	1,544	936
Plan 3	2,389	

Super Adults Shield

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Issue Age		Age 18 to 65	Age 16 to 65	Age 18 to 70	15 days to 65 Age 3 to 65	Age 16 to 65
Benefit Term		Up to age 76	Up to age 75	Up to age 71	Up to age 70	Up to age 66
Policy Currency		HK$ / MOP	HK$	HK$	HK$	HK$
Benefits	Plan Level					Coverage (HK$ / MOP)
Accidental Death & Dismemberment Benefit (ADD)	1	750,000	400,000 - 2,000,000 or above	500,000	500,000	By occupational classes: 500,000 - 3,000,000
	2	1,500,000		1,000,000	1,000,000	
	3	2,250,000				
Permanent Total Disability Benefit (PTD)	1 2 3	1% of sum assured per month Up to 100 months (while disability continues)	1% of sum assured per month Up to 50 months		100% sum assured of ADD	
Psychological Counselling Services	1	6,000 per accident 300 / visit up to 20 visits per accident	5,000 per accident	5,000 per accident		5,000 per accident
	2	12,000 per accident 600 / visit up to 20 visits per accident				
	3	18,000 per accident 900 / visit up to 20 visits per accident				

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Double Indemnity Benefit		Included	Included	Included	Included	Included
Compassionate Death Benefit		5,000	1% of sum assured			
Accidental Medical Expenses Reimbursement Benefit (AMR)	1	15,000 per accident	(optional) 20,000 – 23,000 per accident	15,000 per accident	10,000 per accident	(optional) Occupational class 1 to 2: 10,000 – 100,000 per accident
	2	30,000 per accident	30,000 – 40,000 per accident	30,000 per accident	20,000 per accident	Occupational class: 3 to 4 10,000 – 75,000 per accident
	3	45,000 per accident	50,000 – 100,000 per accident			
		Bone-setting / Acupuncture / Physiotherapy / Chiropractic treatment Per policy year: • Fracture: 600 per visit (7 / 14 / 21 visits per policy year *) • Non-fracture: 300 per visit (7 / 14 / 21 visits per policy year * ; for bone-setting/ acupuncture: 2 visits per policy year) *subject to plan selected	(1) **Bone-setting / Acupuncture** (HK$600 per accident) (2) **Physiotherapy / Chiropractic treatment** (HK$300 per visit per day) Reimbursement for (2) is limited to 10% of sum assured of AMR	(3) **Bone-setting / Acupuncture / Chiropractic treatment** HK$150 per visit, 5 visits per accident (4) **Physiotherapy** HK$500 per visit per day, 4 visits per accident Reimbursement for (1) and (2) are subject to HK$2,000 per policy year	**Bone-setting / Acupuncture / Chinese medication** HK$500 per accident	(1) **Physiotherapy** HK$500 per visit (2) **Acupuncture** HK$300 per visit (3) **Chinese bone-setting** HK$200 per visit Reimbursement for (1), (2) and (3) are up to 6 visits per accident and 1 visit per day. Aggregate maximum limit is HK$3,000 per year.

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Accidental Hospital Income Benefit (AHI)	1	300 per day (up to 1,000 days per accident)		200 per day Up to 31 days per accident		(optional) Occupational class 1 to 2: 500 – 1,500 per day (up to 365 days per accident)
	2	600 per day (up to 1,000 days per accident)				Occupational class: 3 to 4 500 per day (up to 365 days per accident)
	3	900 per day (up to 1,000 days per accident)				
Transportation Fee Subsidy		Included				
Worldwide Emergency Assistance Services		Included	Included	Included	Included	Included
Other Benefits			- Renewal Bonus - Premium Wavier Benefit	- Broken Bone Benefit - Home Renovation Expenses Benefit - Clothing and Personal Effects Damage Compensation Benefit - Spouse Annual Leave Compensation Benefit - Weekly Income Benefit for Temporary Total Disability (optional) - Recovery equipment - No claim discount	- No claim discount	- Weekly income protection (optional)

	AIA Super Adults Shield	ManX PerX Accident Plan	ZurX PA*MulX* Personal Accident Insurance Plan (Adult Cover)	PruX PRXchoice Personal Accident Plus+	BluX Croxx PerX AccidentSafx Insurance
Annual Premiums					(HK$ / MOP)
	Plan 1 1,980 (ADD: 750,000) (AMR:15,000) (AHI: 300 per day)	**Occupation Class** 1-3 | 2,250 4 | 4,500 (ADD: 750,000) (AMR:20,000)	**Plan 1** 1,272 (ADD: 500,000) (AMR: 15,000) (Weekly Income Benefit: 1,000 per week)	**Plan 1** 1,390 (ADD: 500,000) (AMR: 20,000)	**Occupation Class** 1 | 1,812.5 2 | 2,085 3 | 3,055 4 | 4,340 (ADD: 750,000) (AMR:15,000) (AHI: 500 per day)
	Plan 2 3,800 (ADD: 1,500,000) (AMR: 30,000) (AHI: 600 per day)	**Occupation Class** 1-3 | 3,960 4 | 7,920	**Plan 2** 2,448 (ADD: 1,000,000) (AMR: 30,000) (Weekly Income Benefit: 2,000 per week)	**Plan 2** 2,780 (ADD: 1,000,000) (AMR: 20,000)	**Occupation Class** 1 | 2,825 2 | 3,270 3 | 5,110 4 | 7,580 (ADD: 1,500,000) (AMR: 30,000) (AHI: 500 per day)
	Plan 3 5,500 (ADD: 2,250,000) (AMR: 45,000) (AHI: 900 per day)	**Occupation Class** 1-3 | 5,175 4 | 10,350			**Occupation Class** 1 | 3,837 2 | 4,455 3 | 7,165 4 | 10,820 (ADD: 2,250,000) (AMR: 45,000) (AHI: 500 per day)

Super Seniors Shield

		AIA **Super Seniors Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Elderly Cover)**
Issue Age		Age 50 to 70	Age 71 to 80
Benefit Term		Up to age 80	Lifetime renewable
Policy Currency		HK$ / MOP	HK$
Benefits	Plan Level		Coverage (HK$ / MOP)
Accidental Death Benefit (AD)	1	120,000	250,000
	2	160,000	500,000
	3	200,000	
Compassionate Death Benefit	1	1,200	
	2	1,600	
	3	2,000	
Accidental Hospital Income Benefit (AHI)	1	600 per day (up to 300 days per accident)	200 per day Up to 31 days per accident (for public hospital only)
	2	900 per day (up to 300 days per accident)	
	3	1,200 per day (up to 300 days per accident)	
Medical Appliance Subsidy	1	1,200 per accident	20,000
	2	1,600 per accident	
	3	2,000 per accident	

		AIA **Super Seniors Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Elderly Cover)**
Intensive Care Unit Benefit		Included	
Broken Bone Cash Benefit	1	120,000*	100,000 (Age <81) 50,000 (Age 81 or above)
	2	160,000*	
	3	200,000*	
		* Amount will be reduced by 50% when the insured reaches the age of 75	
Loss of Daily Living Activities Benefit		Included	
Well Being Program		Included	
Worldwide Emergency Assistance Service		Included	Included
Other Benefits			- Home nursing allowance - In-patient and out-patient medical expenses - Overseas accidental medical expenses - Funeral and cremation expenses - Trauma counselling expenses - Clothing and personal effects damage - Home renovation expenses
Annual Premiums			(HK$ / MOP)

	AIA Super Seniors Shield	ZurX PA*MulX* Personal Accident Insurance Plan (Elderly Cover)
Plan 1	1,631	1,656
Plan 2	2,208	2,616
Plan 3	2,785	

Remark and Disclaimer of Market Analysis

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Disclaimer: AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in March 2017. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Note: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

VI. Policy Contracts – Make It Easy Tips

To facilitate the review of Policy Contract, we have prepared a “Policy Contract – Make It Easy Tips”. This document is to guide you to understand the important notes of the product and clearly states the relevant section of Policy Contract for the important notes.

“Policy Contract – Make It Easy Tips” does not set out the details of benefits provided. As such, this document is provided for reference only. Details of benefits and exact Policy terms and conditions should be referred to the Policy Contract.

This document is intended to provide easy to understand guidance on the main limitations on coverage of this product (including scope limitations, key terms and conditions and policy exclusions). It does not set out the details of benefits provided. As such, this document is provided for reference only, and reference should be made to the Policy contract for the details of benefits and exact Policy terms and conditions.

Eligible products: **Super Kids Shield**
Super Adults Shield
Super Seniors Shield

For easy reference, the following abbreviations mean:
"ADD" – Accidental Death and Dismemberment Benefit
"PTD" – Permanent Total Disability Benefit
"AMR" – Accidental Medical Expenses Reimbursement Benefit
"AHI" – Accidental Hospital Income Benefit

Part I: Basic Definition

1. What is Covered Injury?

Covered Injury means an injury caused by an accident that occurs after the later of Issue Date or latest Commencement date of the policy. "Injury" means any abnormal bodily condition occurs solely due to accident, but not other causes such as illness or disease is covered by the policy. The definition is same as *Grand VIP*.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**

2. Is the insured being covered for covered injuries once the policy becomes effective?

The policy immediately provides coverage for covered injuries after the later of the Issue Date or latest Commencement Date.

Please refer to the policy contract:
- **"Basic Definitions" - "Commencement Date" , "Covered Injury" and "Issue Date"**

3. Is illness or disease being covered?

No, only covered injury caused by accident is covered by the policy.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**

Part II: Benefit Provision

Applicable for Super Kids Shield/ Super Adults Shield

4. Will the policy be terminated if the benefit payable under ADD/ PTD* is less than 100% of sum assured? *(*PTD is not applicable for Super Kids Shield)*

As long as the amount claimed for ADD and / or PTD has not reached 100% of the sum assured, the policy is still in-force. After reimbursement of the ADD and / or PTD, the current sum assured and the premium will be reduced accordingly.

Please refer to the policy contract:
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Kids Shield/ Super Adults Shield

5. Are there any limitation set for the claim on bone-setting, acupuncture, chiropractic treatment and physiotherapy?

Following limitations apply for any claim on acupuncture / bone-setting / chiropractic treatment and physiotherapy:

	Plan 1	Plan 2	Plan 3
Fracture	$600/ visit, 7 visits/ policy year	$600/ visit, 14 visits/ policy year	$600/ visit, 21 visits/ policy year
Non-fracture	$300/ visit, 7 visits/ policy year	$300/ visit, 14 visits/ policy year	$300/ visit, 21 visits/ policy year
	(non-fracture) Bone-setting/ Acupuncture: 2 visits/ policy year		

Please refer to the policy contract:
- **"Benefits Provisions" - "Accidental Medical Expenses Reimbursement Benefit"**
- **"Schedule of Benefits"**

Applicable for Super Adults Shield/ Super Seniors Shield

6. If the Insured is confined due to any illness or disease, will AHI be payable to him/ her?

No, the benefit will be payable to the insured only if he/she is confined due to an Covered Injury caused by Accident.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**
- **"Benefits Provisions" - "Accidental Hospital Income Benefit"**
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Adults Shield/ Super Seniors Shield

7. Is there any limitation applied to AHI?

Yes, the following limitation will be applied to AHI:
1. The confinement of the Insured must be complied with the rule of Reasonable and Customary Hospital Confinement, otherwise, no benefit will be paid.
2. If the confinement occurs outside of the Covered Countries or Places, the benefit payable will be:
   a. reduced by 50%
   b. up to US$60 / HK$480 per day of confinement for all policies held with us
   c. cover up to 90 days of confinement per each covered injury

Please refer to the policy contract:
- **"Basic Definitions" - "Covered Countries or Places", "Confinement",** "**Reasonable and Customary Hospital Confinement"**
- **"Benefits Provisions" - "Accidental Hospital Income Benefit"**
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Kids Shield/ Super Adults Shield

8. Is Double Indemnity Benefit for *Super Kids Shield* same as the one of *Super Adults Shield*?

Double Indemnity Benefit in both plans are generally the same, except that *Super Kids Shield* also provides double indemnity for the following condition:

- as a direct result of Accident related to a School Activity taking place in Hong Kong or Macau, where the Insured is below age 24 and is a student of the Acceptable Institution on the date of Accident.

Please refer to the policy contract:

- **"Basic Definitions" - "Acceptable Institution", "Accident", "Flooding", "Landslide", "Public Common Carrier" and "School Activity"**
- **"Benefits Provisions" - "Double Indemnity Benefit"**

Applicable for Super Adults Shield

9. Will the insured receive the Transportation Fee Subsidy if he/she takes taxi for a follow-up treatment that is advised by a Registered Medical Practitioner after discharge from hospital?

Yes, regardless of the mode of transportation or expense amount, the Insured may receive the subsidy, subject to the coverage amount of Transportation Fee Subsidy as shown on the benefit schedule.

Please refer to the policy contract:

- **"Benefits Provisions" - "Transportation Fee Subsidy"**

Applicable for Super Adults Shield

10. Can Immediate Family Members of the insured claim on Psychological Counselling Services if the insured passes away?

No, immediate family members of the insured can only claim on Psychological Counselling Services if the insured sustains any dismemberment or permanent total disability due to accident.

Please refer to the policy contract:

- **"Basic Definitions" - "Immediate Family Member(s)"**
- **"Benefits Provisions" - "Psychological Counselling Services"**

Applicable for Super Seniors Shield

11. If the insured purchases a wheel chair after discharge from hospital, can such expense be reimbursed?

After the insured is discharged from a hospital and he/she is recommended by a Registered Medical Practitioner to use any medical appliance, the expense can be reimbursed subject to the amount of Medical Appliance Subsidy as shown on the benefit schedule.

Please refer to the policy contract:

- **"Benefits Provisions" - "Medical Appliance Subsidy"**

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td colspan="4">Super Kids Shield
Super Adults Shield
Super Seniors Shield</td></tr>
<tr><td>Launch Date</td><td colspan="4">Hong Kong & Macau: 30 June 2017 (according to the application date)</td></tr>
<tr><td>Basic/ Rider</td><td colspan="4">Basic</td></tr>
<tr><td>Overview</td><td colspan="4">• Three accident plans are to provide coverage for each life stage in order to meet different needs.

• Super Kids Shield is tailor-made for kids/ full time students who are aged from 2 – 17.

• Super Adults Shield is tailor-made for the adults who is aged from 18 – 65.

• Super Seniors Shield is tailor-made for the seniors who are aged from 50 – 70.

• Super Kids Shield is revamped from current Excel School Days with the enhancement under Double Indemnity Benefit and newly added Emergency Medical Evacuation / Repatriation of Remains but the annual premium is unchanged.

• Super Seniors Shield is revamped from current Golden Shield Plus with newly added Medical Appliance Subsidy and Emergency Medical Evacuation / Repatriation of Remains but the annual premium is unchanged.

• As a personal accident plan, Super Adults Shield not only provides the core accident benefits, i.e. Accidental Death & Dismemberment Benefit (ADD)/ Permanent Total Disability Benefit (PTD), Accidental Medical Expenses Reimbursement Benefit (AMR) and Accidental Hospital Income Benefit (AHI), but also provides brand new features, i.e. “Transportation Fee Subsidy” and “Psychological Counselling Services”.

• All of them are package plan with three plan levels each.

• Super Adults Shield and Super Seniors Shield are applicable to AIA Vitality.</td></tr>
<tr><td rowspan="4">Plan Shortnames</td><td></td><td>Super Kids Shield</td><td>Super Adults Shield</td><td>Super Seniors Shield</td></tr>
<tr><td>Plan 1</td><td>SKSN1N5</td><td>SASN1N5</td><td>SSSN1N5</td></tr>
<tr><td>Plan 2</td><td>SKSN2N5</td><td>SASN2N5</td><td>SSSN2N5</td></tr>
<tr><td>Plan 3</td><td>SKSN3N5</td><td>SASN3N5</td><td>SSSN3N5</td></tr>
</table>

Summary of Benefits

	Super Kids Shield	Super Adults Shield	Super Seniors Shield
Accidental Death, Dismemberment, Disability			
Accidental Death & Dismemberment Benefit	✔	✔	
Accidental Death Benefit			✔
Permanent Total Disability Benefit		✔	
Double Indemnity Benefit	✔	✔	
Psychological Counseling Services		✔	
Compassionate Death Benefit	✔	✔	✔
Accidental Medical Expenses, Accidental Hospital Income			
Accidental Medical Expenses Reimbursement Benefit	✔	✔	
Accidental Hospital Income Benefit		✔	✔
Intensive Care Unit Benefit			✔
Transportation Fee Subsidy		✔	
Medical Appliance Subsidy			✔
Other			
Broken Bone Cash Benefit			✔
Loss of Daily Living Activities Benefit			✔
Well Being Program			✔
Worldwide Emergency Assistance Services	✔	✔	✔

Schedule of Benefits

Super Kids Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment, Disability			
1. Accidental Death & Dismemberment Benefit	150,000	250,000	500,000
2. Double Indemnity Benefit	150,000	250,000	500,000
3. Compassionate Death Benefit	1,000	1,000	1,000
Accidental Medical Expenses, Hospital Income			
4. Accidental Medical Expenses Reimbursement Benefit	25,000 per accident	30,000 per accident	35,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	*non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
Other			
5. Worldwide Emergency Assistance Services			

a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,123	1,544	2,389
Monthly	99	136	211

Super Adults Shield

Plan Benefit	**Coverage (HK$ / MOP)**		
	Plan 1	**Plan 2**	**Plan 3**
Accidental Death, Dismemberment, Disability			
1. Accidental Death & Dismemberment Benefit	750,000	1,500,000	2,250,000
2. Permanent Total Disability Benefit	750,000	1,500,000	2,250,000
3. Double Indemnity Benefit	750,000	1,500,000	2,250,000
4. Compassionate Death Benefit	5,000	5,000	5,000
5. Psychological Counselling Services (subject to 1 visit per day)	300 per visit (20 visits per accident)	600 per visit (20 visits per accident)	900 per visit (20 visits per accident)
Accidental Medical Expenses, Hospital Income			
6. Accidental Medical Expenses Reimbursement Benefit	15,000 per accident	30,000 per accident	45,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
7. Accidental Hospital Income Benefit	300 per day (up to 1,000 days/ per accident)	600 per day (up to 1,000 days/ per accident)	900 per day (up to 1,000 days/ per accident)
8. Transportation Fee Subsidy	300 per accident	600 per accident	900 per accident
Other			
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,980	3,800	5,500
Monthly	175	336	486

Super Seniors Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment, Disability			
1. Accidental Death Benefit	120,000	160,000	200,000
2. Compassionate Death Benefit	1,200	1,600	2,000
Accidental Medical Expenses, Hospital Income			
3. Accidental Hospital Income Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
4. Intensive Care Unit Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
5. Medical Appliance Subsidy	1,200 per accident	1,600 per accident	2,000 per accident
Other			
6. Broken Bone Cash Benefit	120,000 (per accident)	160,000 (per accident)	200,000 (per accident)
7. Loss of Daily Living Activities Benefit	5,000 per month (up to 60 months)	7,500 per month (up to 60 months)	10,000 per month (up to 60 months)
8. Well Being Program	Included	Included	Included
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,631	2,208	2,785
Monthly	144	195	246

A. Benefit

1. Benefit Term	Super Kids Shield	Super Adults Shield	Super Seniors Shield
	Up to age 24 of the Insured who is still a full time student	Up to age 76 of the Insured	Up to age 80 of the Insured
2. Coverage Effective Date	**Items**	**Effective Date (after the policy commences)**	
	Covered Injury	Immediately	
3. Accidental Death & Dismemberment Benefit (ADD) *Applicable to:* *Super Kids Shield* *Super Adults Shield*	The claim amount of ADD is equal to the percentage of the sum assured corresponding to the relevant loss (please refer to the schedule of ADD under Benefit Provisions shown in the policy contract).		
4. Accidental Death Benefit *Applicable to:* *Super Seniors Shield*	If the Insured dies due to an Accident within one hundred and eighty (180) days after the date of the Accident, the Company shall pay an Accidental Death Benefit amount equal to the amount as stated on the Policy Information Page or any endorsement.		

5. Permanent Total Disability Benefit (PTD) *Applicable to:* *Super Adults Shield*	When as a result of Covered Injury and commencing within 180 days from the date of an accident, the Insured has sustained a Total and Permanent Disability, and provided that such disability has continued uninterrupted for a period of 6 consecutive months and is total, continuous and permanent at the end of this period, PTD provides 1% of the sum assured each month during the continuance of such permanent and total disability starting on the 7th month up to a maximum of 100 months. This benefit will immediately be ceased if the disability ceases or the Insured becomes able to return to work, or upon the death of the Insured. If the aggregate amount claimed benefit is not exceeding 100% of sum assured of ADD and/ or PTD, the policy will not be terminated. Provided that the policy is in force, the sum assured and premium will be reduced accordingly after the claim is paid.
6. Double Indemnity Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield*	Benefit paid for ADD and / or PTD of the Insured will be doubled in the event of death, dismemberment or permanent total disability incurred from an accident under the following situations: • while the Insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any public common carrier; • while the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; • as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital; • while the Insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle; • as a result of natural flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR Additionally for *Super Kids Shield:* • a full-time student below the age of 24 injured in a school activity taking place in Hong Kong or Macau
7. Psychological Counselling Services *Applicable to:* *Super Adults Shield*	If the Insured is paid under Accidental Dismemberment or PTD, he and his family members' psychological counselling fee will be reimbursed according to the Benefits Schedule of *Super Adults Shield*.
8. Compassionate Death Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield* *Super Seniors Shield*	The aggregate limit is US$1,300/ HK$10,000/ MOP10,000 per life irrespective of no. of policies with compassionate death benefit with Company.

<table>
<tr><td></td><td></td></tr>
<tr><td>9. Accidental Medical Expenses Reimbursement (AMR)

Applicable to:
Super Kids Shield
Super Adults Shield</td><td>The reasonable and customary medical expenses reimbursement incurred by accident. The maximum reimbursement amount is equal to 100% of sum assured of AMR (per accident).

If there is any reduction in the sum assured of ADD / PTD* after benefit paid, the sum assured of AMR will be reduced accordingly.

For acupuncture, bone-setting, chiropractic treatment and physiotherapy :
Currency: HK$/ MOP
<table>
<tr><th></th><th>Plan 1</th><th>Plan 2</th><th>Plan 3</th></tr>
<tr><td>Fracture</td><td>$600/ visit,
7 visits/ policy year</td><td>$600/ visit,
14 visits/ policy year</td><td>$600/ visit,
21 visits/ policy year</td></tr>
<tr><td rowspan="2">Non-fracture</td><td>$300/ visit,
7 visits/ policy year</td><td>$300/ visit,
14 visits/ policy year</td><td>$300/ visit,
21 visits/ policy year</td></tr>
<tr><td colspan="3">(non-fracture) Bone-setting/ Acupuncture: 2 visits/ policy year</td></tr>
</table>
*PTD is not applicable for Super Kids Shield.</td></tr>
<tr><td>10. Accidental Hospital Income Benefit (AHI)

Applicable to:
Super Adults Shield
Super Seniors Shield</td><td>If the Insured is confined in a hospital due to a covered Injury caused by an accident, we shall daily pay an Accidental Hospital Income Benefit.

Super Adults Shield: each and every accident is payable up to a maximum of 1,000 days of confinement.

Super Seniors Shield: is limited to one payment of the Accidental Hospital Income Benefit for each day of confinement, and is subject to a maximum of 300 days for the same confinement. (*the policy will be terminated if the maximum limit is reached.)</td></tr>
<tr><td>11. Intensive Care Unit Benefit

Applicable to:
Super Seniors Shield</td><td>We will pay an additional benefit for each day in the event that the insured is confined in an intensive care unit (ICU) due to an accidental injury, up to 300 days for the same confinement</td></tr>
<tr><td>12. Transportation Fee Subsidy

Applicable to:
Super Adults Shield</td><td>If the insured is confined in a hospital for over 3 days due to an accidental injury, and is recommended by a registered medical practitioner to receive further medical treatments or consultation after discharge, we will pay a subsidy for travelling according to the Benefits Schedule, regardless of the type of transportation used.

It is restricted to one payment per accident.</td></tr>
</table>

13. Medical Appliance Subsidy *Applicable to:* *Super Seniors Shield*	Should the insured becomes hospitalised following an accident, and is advised by a registered medical practitioner to purchase any necessary medical appliance, we will pay expenses according to the Benefits Schedule.
14. Broken Bone Cash Benefit *Applicable to:* *Super Seniors Shield*	If the insured sustains any fracture, dislocation, internal injury or third degree burn in an accident and suffers any of the covered injuries within 90 days after an accident, we will pay a lump sum benefit according to the Benefits Schedule. The benefit payable will be reduced by 50% at the end of policy year following the insured's 75th birthday.
15. Loss of Daily Living Activities Benefit *Applicable to:* *Super Seniors Shield*	If the insured is permanently unable to perform any three of the daily living activities listed below, for a continuous period of at least 6 months within 180 days after an accident, we will pay the Loss of Daily Living Activities Benefit. This benefit will be paid for the duration of the disability, up to 60 months. Daily living activities mean: • mobility • dressing • eating • continence • toileting The benefit payment shall cease when the maximum benefit period of 60 months aforesaid expires, or when the Insured reaches 80 years old, whichever is earlier.
16. Well Being Program *Applicable to:* *Super Seniors Shield*	A medical check-up will be provided annually, starting from the end of the first policy year and continuing while the policy is still in-force. Check-up items may be revised from time to time without prior notice.
17. Worldwide Emergency Assistance Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield* *Super Seniors Shield*	• 24-Hour telephone enquiry services • Emergency Medical Evacuation Arrange emergency medical transport to the nearest medical facility that is adequately equipped • Repatriation of Remains If the Insured dies during a trip, the provider will organize the repatriation of the Insured's body to the country or place of which the Insured was a permanent resident at the time the Trip commenced (being Hong Kong or Macau, as the case may be).

B. Premium

1. Premium Structure	• Male/Female: same rate • Smoker/Non-Smoker: same rate • Level but non-guaranteed • Yearly Renewable
2. Premium Term	Yearly renewable until the end of benefit term
3. Premium(HK$/ MOP)	Super Kids Shield

	Plan 1	Plan 2	Plan 3
Annually	1,123	1,544	2,389
Monthly	99	136	211

Super Adults Shield

	Plan 1	Plan 2	Plan 3
Annually	1,980	3,800	5,500
Monthly	175	336	486

Super Seniors Shield

	Plan 1	Plan 2	Plan 3
Annually	1,631	2,208	2,785
Monthly	144	195	246

4. Payment Mode	Annual / Monthly
5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	Super Kids Shield 2 – 17 Super Adults Shield 18 – 65 Super Seniors Shield 50 – 70
2. Renewal Age	Super Kids Shield Up to the policy anniversary date prior to the 24th birthday of the Insured who is still a full time student. Super Adults Shield Up to the policy anniversary date prior to the 76th birthday of the Insured. Super Seniors Shield Up to the policy anniversary date prior to the 80th birthday of the Insured.
3. Sex	Male and female
4. Region	Hong Kong and Macau
5. Currency	HK$/ MOP
6. Product Group	Accident

7. Contract Laser Print Code

Super Kids Shield

Contract	Contract Laser Print Code
Basic Contract	DCDO
Schedule of Benefit - Plan 1	DCFL
Schedule of Benefit - Plan 2	DCFM
Schedule of Benefit - Plan 3	DCFN
Worldwide Emergency Assistance – HK$/ MOP	THLP

Super Adults Shield

Contract	Contract Laser Print Code
Basic Contract	DCDP
Schedule of Benefit - Plan 1	DCFO
Schedule of Benefit - Plan 2	DCFP
Schedule of Benefit - Plan 3	DCFQ
Worldwide Emergency Assistance – HK$/ MOP	THLQ

Super Seniors Shield

Contract	Contract Laser Print Code
Basic Contract	DCDQ
Schedule of Benefit - Plan 1	DCFR
Schedule of Benefit - Plan 2	DCFS
Schedule of Benefit - Plan 3	DCFT
Worldwide Emergency Assistance – HK$/ MOP	THLR

8. Policy Number Prefix

For HK & Macau:
“M”

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>• Complete the health question under the session ‘For Accident Insurance Plans only’ in Accident & Health Insurance Application Form</td></tr>
<tr><td>2. Financial Requirements</td><td><u>Super Kids Shield</u>
Per life limit:
<table><tr><td>ADD</td><td>US$300,000/ HK$/ MOP) 2,250,000</td></tr><tr><td>AMR</td><td>US$30,000/ HK$/ MOP) 225,000</td></tr></table>The per life limit of ADD includes ADD/ ADB benefits under “M” and “P” policy(ies) and ADD of PAC rider series under “B” policy(ies).

<u>Super Adults Shield/ Super Seniors Shield</u>
• ADD:
The highest limit is subject to the Annual Income Multiples<table><tr><th>Age</th><th>Multiple</th></tr><tr><td>18 – 50</td><td>15 x annual income</td></tr><tr><td>51 - 70</td><td>10 x annual income</td></tr></table>For sum assured (per life) of ADD over US$1,000,000 and up to US$5,000,000, the Proposed Insured is required to submit income proof & LAQ / Financial Questionnaire and pass to Head of Services & Operations Department for approval.

• AMR (applicable for Super Adults Shield only):
US$50,000 (per life max issue limit)

• Super Seniors Shield:
■ Limited to 1 policy only
■ Broken Bone Cash Benefit:
◆ Total sum assured of ‘Broken Bone Cash Benefit’ for ‘Golden Shield’ + ‘Golden Shield Plus’ + Super Seniors Shield not to exceed HK$200,000
◆ Maximum issue limit per life is US$50,000 for Broken Bone Cash Benefit, including all Broken Bone benefits under “M” policy and “P” policy</td></tr>
<tr><td>3. Medical Rating</td><td>N/A</td></tr>
<tr><td>4. Nationality Rating</td><td>• Refer to the column of “PAC / IPA” under the “Nationality and Residence Rating Table”
• Not offer to PRC</td></tr>
</table>

5. Occupational Rating	<u>Super Kids Shield</u> • Full time student/ Juvenile <u>Super Adults Shield</u> • Follow occupation rate of IPA (refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 4 • For occupations which are not covered by RCC, there will not be any RCC coverage provided regardless of any extra premium paid • The case will be declined if the occupation class does not fall into class 1 – 4 <u>Super Seniors Shield</u> • Follow occupation rate of IPA (refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 3 • The case will be declined if the occupation class does not fall into class 1 – 3
6. Date Back/ Date Forward	Date Back: Not Allowed Date Forward: Not allowed
7. Application Form	**Hong Kong:** Accident & Health Insurance Application Form – OPUAIF79 **Macau:** Accident & Health Insurance Application Form – OPPAUF15
8. Key Man Insurance	N/A
9. CRS	N/A
10. FATCA	N/A

E. POS Guidelines

1. Change of Sum Assured	N/A
2. Reinstatement	120 days
3. Plan Change	<u>For HK/Macau:</u> Proposed Insured is allowed to have plan change among 3 plan levels under the same plan. **Remarks:** If the sum assured and premium are reduced after the claim amount is paid for the loss of ADD/PTD, **<u>No plan change is allowed</u>**.
4. Term Conversion	N/A
5. Change Payment Mode	Follow existing

F. Agent Compensation

1. Commission	Super Adults Shield & Super Seniors Shield 1st Year: 40.5% 2nd Year: 18.0% 3rd Year onwards: 30.0% Super Kids Shield 1st Year: 37.8% 2nd Year: 14.0% 3rd Year onwards: 30.0%
2. High Issue Age FYC Adjustment	N/A
3. Persistency	Not applicable for Life Persistency, but only applicable for PA persistency
4. Extra 10%	N/A
5. Provident Fund	N/A

G. Others

1. Proposal Generation System(PGS) – for AIA Vitality	For Super Adults Shield and Super Seniors Shield **ONLY**. Applies to the following versions： • PGS 2014 Web (PGS15.6) • PGS 2014 iPad (PSG15.6) • PGS 2014 Windows (PGS15.6)
2. PTA Number for Brochure	
a) English	PTA999403
b) Traditional Chinese	PTA999404

Appendix 2: Product Comparison of Super Kids Shield vs. Excel School Days and Super Seniors Shield vs. Golden Shield Plus

Super Kids Shield vs. Excel School Days

	Super Kids Shield	Excel School Days
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3 / 4
Issue Age	2 - 17	2 - 23
Benefit Term	Up to age 24 (the Insured must be a full time student)	Up to age 24 (the Insured must be a full time student)
Currency	HK$/ MOP	HK$
Region	Hong Kong / Macau	Hong Kong

Benefit

HK$/ MOP	Super Kids Shield	Excel School Days
Accidental Death & Dismemberment Benefit (ADD)	Plan 1: 150,000 Plan 2: 250,000 Plan 3: 500,000	Plan 1: 100,000 Plan 2: 150,000 Plan 3: 250,000 Plan 4: 500,000
Double Indemnity Benefit	Include: • Riding as a fare paying passenger in any public common carrier • As a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle • Natural Flooding / Landslide in Hong Kong or Macau • **In the elevator car (excluded elevator in mines and construction sites)** • **As a direct result of the burning of the public buildings (Theatre, public auditorium, hotel, school and hospital)** • **School activity takes place in Hong Kong / Macau**	Include: • Riding as a fare paying passenger in any public common carrier • As a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle • Flooding / Landslide in Hong Kong or Macau
Accidental Medical Expenses Reimbursement Benefit (AMR) (Per accident)	Plan 1: 25,000 Plan 2: 30,000 Plan 3: 35,000	Plan 1: 10,000 Plan 2: 25,000 Plan 3: 30,000 Plan 4: 35,000
Under AMR: Acupuncture/	<table><tr><th></th><th>Plan 1</th><th>Plan 2</th><th>Plan 3</th></tr><tr><td>Fracture</td><td colspan="3">600</td></tr></table>	For Acupuncture/ Bone-setting:

<table>
<tr><td rowspan="5">Bone-setting/
Chiropractor/
Physiotherapy</td><td rowspan="2"></td><td>7 visits | 14 visits | 21 visits</td><td rowspan="5">Fracture: 1,000
Non-fracture: 500
(per accident per Insured)</td></tr>
<tr><td>per policy year</td></tr>
<tr><td rowspan="3">Non-fracture</td><td>300</td></tr>
<tr><td>7 visits | 14 visits | 21 visits</td></tr>
<tr><td>per policy year</td></tr>
<tr><td colspan="2">Compassionate Death Benefit</td><td colspan="2">1,000</td><td>500</td></tr>
<tr><td colspan="5">Worldwide Emergency Assistance Services</td></tr>
<tr><td>➢ 24-hour Telephone Enquiry Services</td><td colspan="2">Included</td><td>Included</td></tr>
<tr><td>➢ Emergency Medical Evacuation / Repatriation of Remains (Per Life Limit)</td><td colspan="2">5,000,000</td><td>N/A</td></tr>
</table>

Premium

	Super Kids Shield			Excel School Days		
Premium (HK$/ MOP)		**Annually**	**Monthly**		**Annually**	**Monthly**
	Plan 1	1,123	99	Plan 1	562	-
	Plan 2	1,544	136	Plan 2	1,123	100
	Plan 3	2,389	211	Plan 3	1,544	136
	-	-	-	Plan 4	2,389	212

Super Seniors Shield vs. Golden Shield Plus

	Super Seniors Shield	Golden Shield Plus
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3 / 4
Issue Age	50 - 70	50 - 75
Benefit Term	Up to age 80	Up to age 80
Currency	HK$/ MOP	HK$
Region	Hong Kong / Macau	Hong Kong

Benefit

HK$/ MOP	Super Seniors Shield	Golden Shield Plus
Accidental Death Benefit	Plan 1: 120,000 Plan 2: 160,000 Plan 3: 200,000	Plan 1: 80,000 Plan 2: 120,000 Plan 2: 160,000 Plan 3: 200,000
Accidental Hospital Income Benefit (per day) (up to 300 days)	Plan 1: 600 Plan 2: 900 Plan 3: 1,200	Plan 1: 300 Plan 2: 600 Plan 3: 900 Plan 4: 1,200
Intensive Care Unit Benefit (per day) (up to 300 days)	Plan 1: 600 Plan 2: 900 Plan 3: 1,200	Plan 1: 300 Plan 2: 600 Plan 3: 900 Plan 4: 1,200
Medical Appliance Subsidy	**Plan 1: 1,200 per accident** **Plan 2: 1,600 per accident** **Plan 3: 2,000 per accident**	N/A
Broken Bone Cash Benefit	Plan 1: 120,000 Plan 2: 160,000 Plan 3: 200,000	Plan 1: 80,000 Plan 2: 120,000 Plan 2: 160,000 Plan 3: 200,000
Loss of Daily Living Activities Benefit (up to 60 months)	Plan 1: 5,000 per month Plan 2: 7,500 per month Plan 3: 10,000 per month (Up to 60 months)	Plan 1: 2,500 per month Plan 2: 5,000 per month Plan 3: 7,500 per month Plan 4: 10,000 per month
Well Being Program	Include	Include
Compassionate Death Benefit	Plan 1: 1,200 Plan 2: 1,600 Plan 3: 2,000	Plan 1: 800 Plan 2: 1,200 Plan 3: 1,600 Plan 4: 2,000
Worldwide Emergency Assistance Services		
➢ 24-hour Telephone Enquiry Services	Included	Included
➢ Emergency Medical Evacuation / Repatriation of	5,000,000	N/A

HK$/ MOP	Super Seniors Shield	Golden Shield Plus
Remains (Per Life Limit)		

Premium

	Super Seniors Shield			Golden Shield Plus		
Premium (HK$/ MOP)		**Annually**	**Monthly**		**Annually**	**Monthly**
	Plan 1	1,631	144	Plan 1	1,054	92
	Plan 2	2,208	195	Plan 2	1,631	144
	Plan 3	2,785	246	Plan 3	2,208	195
	-	-	-	Plan 4	2,785	246

Appendix 3: Mapping in Financial Needs Analysis Form

Suitability Assessment

Question			**Super Kids Shield* Super Adults Shield* Super Seniors Shield***
C1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	Providing regular income in the future (e.g. retirement income, etc.)	
	D	Saving up for the future (e.g. child education, retirement, etc.)	
	E	Investment	
	F	Others (e.g. business/ keyman insurance, Premium Waiver etc.) Please specify: _____	
C2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	Insurance product with investment elements (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	Insurance product with investment elements (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify) _____	
C3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		
C4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		
C5	Count Additional Level of Life Protection Needed?		N/A
	Common Report Standard		Y

* ✓ refers to the choices that can be mapped to apply the product

AIA Hong Kong

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)

From: Felix Fung

Copy: Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen/ Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs /BDEs / All Section Heads of BTDD /Call Centre

Dept: Product Strategy and Management

ROAD TO AGENCY
掌握科技 智創未來

Date: 20 June 2017

Total page: 6 pages + enclosures

Subject: (Ref : A170634) **推出「童年意家保」/ 「盛年意家保」/ 「豐年意家保」**
The Launch of Super Kids Shield / Super Adults Shield/ Super Seniors Shield

我們會於 **2017 年 6 月 30 日(首個申請日期)**推出全新個人意外保險系列，此為針對人生不同階段的需要而設，包括：

	目標客戶	**「AIA Vitality 健康程式」**
「童年意家保」	適合 2 – 17 歲的小朋友和青少年	
「盛年意家保」	適合 18 – 65 歲的成年客戶	✓
「豐年意家保」	適合 50 – 70 歲的成年客戶	✓

此三款產品將會代替部份現行的個人意外產品*(有關產品將會於 6 月 29 日停售，詳情請參閱通告 A170557)*，為人生不同的階段毫不間斷地提供適切的保障。新產品具有以下的特色：

1. 「童年意家保」

以現行的「寶保樂」為藍本，

- 「雙倍利益賠償」更特別加入學生參與學校活動時發生意外的一項
- **新增**緊急醫療運送及遺體運返
- **提升了產品的保障項目，但年繳保費維持不變**

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Memo

2. 「盛年意家保」

除了提供個人意外保險的主要保障外(即包括「意外死亡及斷肢賠償」、「意外醫療費用賠償」及「意外住院現金賠償」等)，更**特設**以下**全新意外保障**，令客戶在康復路上獲得更全面的保障

- 心理輔導
- 交通津貼

3. 「豐年意家保」

以現行的「特級黃金歲月保障計劃」為藍本，

- **新增**醫療器材津貼
- **新增**緊急醫療運送及遺體運返
- **提升了產品的保障項目，但年繳保費維持不變**

4. 意外醫療費用賠償

更清晰明確地列出跌打、針灸、物理治療或脊醫治療的賠償：

	最高保障額（港元 / 澳門幣）	
產品(例如)	盛年意家保 童年意家保	現有個人意外保障產品
脊椎治療/ 物理治療	每保單年度: • 骨折: 每次 600 每保單年度最多 7 / 14 / 21 次診症 [1] • 非骨折: 每次 300 每保單年度最多 7 / 14 / 21 次診症 [1]; **針灸/ 跌打** 只限每個保單年度最多 2 次診症	受限於「意外醫療費用賠償」的保額 [2]
針灸/ 跌打		每受保人於每次意外 [3]: • 骨折: 每次 1,000 • 非骨折: 500

1 診症次數是根據所選的保障級別而定
2 不包括「意選保」
3 不包括「豐逸行」

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

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Memo

We are about to launch a series of personal accident plans on **30 June 2017 (the first application date)** in order to provide different coverage at different stages of life, including:

	Target Customer	AIA Vitality
Super Kids Shield	for the kids and juvenile who are aged 2 to 17	
Super Adults Shield	for the one who is aged 18 – 65	✓
Super Seniors Shield	for the one who is aged 50 – 70	✓

These three products will replace some current products to continuously provide appropriate protection (the products will be closed on 29 June 2017. Please refer to the memo A170557 for details). Below are the new products highlights:

1. **Super Kids Shield**
   Revamped from *Excel School Days:*
   - Specially add one condition into "Double Indemnity Benefit" that it will cover the student when he participates school activity
   - **Add** Emergency Medical Evacuation and Repatriation of Remains
   - **The product features are enhanced but the annual premium remains unchanged**

2. **Super Adults Shield**
   Not only provide the core benefits of personal accident insurance (i.e. "Accidental Death and Dismemberment Benefit", "Accidental Medical Expenses Reimbursement Benefit" and "Accidental Hospital Income Benefit" etc.), but also **provide a brand new accident coverage** in order to provide protection during rehabilitation.
   - Psychological Counselling Services
   - Transportation Fee Subsidy

3. **Super Seniors Shield**
   Revamped from *Golden Shield Plus:*
   - **Add** Medical Appliance Subsidy
   - **Add** Emergency Medical Evacuation and Repatriation of Remains
   - **The product features are enhanced but the annual premium remains unchanged**

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4. Accidental Medical Expenses Reimbursement Benefit

Clearly list out the benefit of bone-setting, acupuncture, physiotherapy and chiropractic treatment:

	Maximum Coverage（HK$/ MOP）	
Product	Super Kids Shield Super Adults Shield	Current PA products
Chiropractic treatment/ Physiotherapy	Per policy year: • Fracture: 600 per visit 7 / 14 / 21 visits per policy year[1] • Non-fracture: 300 per visit 7 / 14 / 21 visits per policy year[1]; **Acupuncture/ Bone-setting:** 2 visits per policy year	Subject to the sum assured of AMR[2]
Acupuncture/ Bone-setting		Per accident per insured[3]: • Fracture: 1,000 • Non-fracture: 500

1 Subject to the selected plan
2 Exclude Essential Protector
3 Exclude Grand VIP

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2017 年 6 月 30 日起開始送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2017 年 6 月 30 日起開始送抵香港及澳門各營業辦事處 • 產品簡介編號 - 英文：PTA999403 - 繁體中文：PTA 999404
建議書系統 PGS2014 (15.6 版本)	有關 15.6 版本的詳細安排，將會由產品策劃部另函通知： 通告(香港/澳門)：A170635
保單契約	可於 2017 年 6 月 30 日登入 Contract Library 下載

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Memo

Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 30 June 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 30 June 2017
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 30 June 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 30 June 2017 • PTA number for Brochure: - English: PTA 999403 - Traditional Chinese: PTA 999404
PGS2014 (version 15.6)	Detailed arrangements regarding the release of version 15.6 will be sent out in a separate memo issued by Product Strategy and Management Department Memo reference number (Hong Kong/ Macau): A170635
Policy Contract	Available at Contract Library on 30 June 2017

"AIA", "AIA Hong Kong" or "We" as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「友邦」、「友邦香港」、「AIA」或「我們」是指友邦保險(國際) 有限公司(於百慕達註冊成立之有限公司)。

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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Introduction

Protect the most precious – your family

Accidents can happen at any stage in life. Accidents can be fatal or cause a serious injury that prevents you or your family from working for a period of time, resulting in a loss of income.

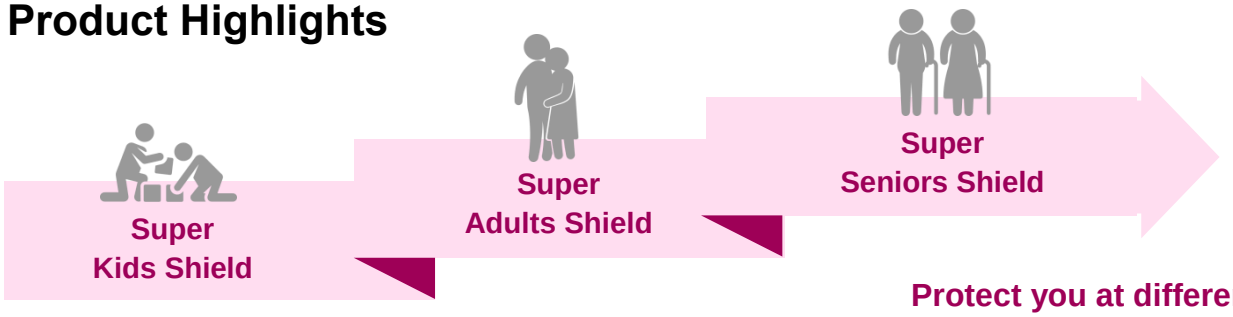


To ease the potential financial burden on you or your family due to an accident, we have designed a brand new series of accident protection insurance products. ***Super Shield Series*** comes with a comprehensive selection of benefits that tailored for our customers at different stages of life.

Here are some reasons why our customers shall choose our ***Super Shield Series***:

- One series consists of wide range of accident protection that caters the needs of our customers and their family (age 2 - 80)
- Benefits are specially tailored to the needs of our customers at different stages of life
- Financial support in event of disablement or dismemberment
- Each product in the series consists of three plan levels to choose from, making it easy for our customers to budget flexibly.

II. Product Highlights



Protect you at different stage in life

What you need to know about this new accident insurance product series:

- Super Adults Shield provides **the higher coverage amounts** for the followings in the market *:

	Maximum Coverage (HK$/ MOP)	
Benefit	Super Adults Shield	Market *
Accidental Death & Dismemberment	**2,250,000**	1,000,000 - 2,000,000
Accidental Hospital Income	**900 per day**	200 per day (500 – 1,000 days)[#]

** For details, please refer to the Market Comparison in the appendix (p. 17 – 27).*
[#]BluX Croxx provides relatively higher coverage amount but it requires to pay extra premium and is subject to the occupational class while Super Adults Shield provides a unique premium within occupational class 1 – 4.

- Super Kids Shield ― **Enhanced features** from Excel School Days **with same premium**.
(NEW: School activity, riding in a passenger-carrying elevator, and injured in fire in a public building are now covered under Double Indemnity Benefit)

- Super Seniors Shield ― **Enhanced features** from Golden Shield Plus **with same premium**.
(NEW: Medical appliance subsidy is provided)

- Super Kids Shield / Super Adults Shield ― **New rules** applied on Accidental Medical Expenses Reimbursement Benefit (AMR):

	New practice	Previous practice
	Maximum Coverage (HK$/ MOP)	
Products (e.g.)	Super Adults Shield Super Kids Shield	Current PA products
Chiropractic treatment / Physiotherapy	Per policy year: • Fracture: 600 per visit • (7 / 14 / 21 visits* per policy year) • Non-fracture: 300 per visit (7 / 14 / 21 visits* per policy year; for bone-setting/ acupuncture: 2 visits per policy year)	Subject to the sum assured of AMR (exclude Essential Protector)
Acupuncture / Bone-setting		Per accident per insured: • Fracture: 1,000 • Non-fracture: 500 (exclude Grand VIP)

For details, please refer to the benefits schedules in Benefits Explained (p. 8 – 9).
** The maximum number of visits per policy year is subject to the plan selected.*

Good News!

Inclusion of Super Shield Series into AIA Vitality Series

Determined to Excel

The inclusion of "Super Shield Series" into "AIA Vitality Series" allows non-medical and critical illnesses plans' insured who are aged above 18, to apply for AIA Vitality membership upon subscription to "Super Adult Shield" or "Super Seniors Shields", and enjoy first year 10% premium discount and an array of rewards and offers.

Super Shield Series X AIA Vitality

A Catalyst to New Business

1 No Health Declaration is needed for subscription of "Super Adult Shield" / "Super Seniors Shields"

That implies, health impaired segment, who may not be qualified for medical and critical illnesses plans subscription, is able to join AIA Vitality, and enjoy healthy living with an array of benefits.

2 AIA Vitality

Product Cross-selling Ratio

The ratio for AIA Vitality Members is 25% higher than other customers



Information source: AIA internal data. Customers who newly joined AIA from Oct 1, 2015 to May 31, 2017 are the base of this analysis. This is a month-on-month tracking for success product cross-sell during the first 12 months upon joining AIA, breakdown by Vitality membership status.

Benefits at a Glance

	Super Kids Shield	Super Adults Shield	Super Seniors Shield
Insured's Age at Policy Issue (Age)	2-17	18-65	50-70
Accidental Death, Dismemberment, Disability			
Accidental Death & Dismemberment Benefit	✔	✔	
Accidental Death Benefit			✔
Permanent Total Disability Benefit		✔	
Psychological Counselling Services		✔	
Double Indemnity Benefit	✔ **(Enhanced)**	✔	
Compassionate Death Benefit	✔	✔	✔
Accidental Medical Expenses, Daily Incomes			
Accidental Medical Expenses Reimbursement Benefit	✔	✔	
Accidental Hospital Income Benefit		✔	✔
Transportation Fee Subsidy		✔	
Medical Appliance Subsidy			✔ **(New)**
Intensive Care Unit Benefit			✔
Other			
Broken Bone Cash Benefit			✔
Loss of Daily Living Activities Benefit			✔
Well Being Program			✔
Worldwide Emergency Assistance Services	✔	✔	✔

- Including emergency medical evacuation and repatriation of remains **(New)**
- 24-hour worldwide assistance services

III. Benefits

A Super Adults Shield *K Super Kids Shield* *S Super Seniors Shield*

Accidental Death, Dismemberment & Disability Protection



Accidental Death & Dismemberment Benefit

A K

If the insured passes away or sustains any covered injury occurs **within 180 days** after an accident, we will pay a lump sum Accidental Death & Dismemberment Benefit according to the Benefits Schedule for Accidental Death & Dismemberment Benefit to help manage expenses.

This benefit will not be payable for any disability arising from a covered injury for which the Permanent Total Disability Benefit is payable, and vice versa.



Accidental Death Benefit

S

If the insured dies due to an accident **within 180 days** after the accident, we will pay an Accidental Death Benefit amount equal to the sum assured of the selected plan.



Permanent Total Disability Benefit

A

If the insured becomes totally and permanently disabled **within 180 days** after an accident, and with such diagnosed disability has continued for **6 months consecutively**, we will pay a Permanent Total Disability Benefit of:

1% of the sum assured monthly,
starting from the 7th month after diagnosis,
up to 100 months (while disability continues)

This benefit will not be payable for any disability arising from a covered injury for which the Accidental Death & Dismemberment Benefit is payable, and vice versa.



Psychological Counselling Services

A

If the insured and/or any of his immediate family members receive any psychological counselling by Registered Clinical Psychologist or a Registered Psychiatrist after sustaining an accidental injury or disability under the Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit, we will reimburse the necessary psychological counselling expenses according to the Benefits Schedule of Super Adults Shield.

Double Indemnity Benefit

A K

In the unfortunate event of death, dismemberment or permanent total disability due to an accident related to any of the following, we will

double the compensation where the insured was:

a fare-paying passenger
traveling on marine, land or air public transportation
(e.g. ferry, bus, coach, train / MTR, taxi or airplane and etc.)

riding in a passenger-carrying elevator
(excluding elevators of a mine or construction site)

injured in fire
in a theatre, public auditorium, hotel, school or hospital only

a pedestrian
injured in a traffic accident and / or struck by any motor-driven / powered vehicle

injured in **natural flooding / landslide**
in Hong Kong or Macau

Additionally for Super Kids Shield,

a full-time student
below the age of 24 injured in a school activity taking place in Hong Kong or Macau

Compassionate Death Benefit

A K S

Should the worst happen and the insured passes away, we will pay the beneficiary the Compassionate Death Benefit in a lump sum, up to:

HK$ /MOP 10,000 per life
for all such policies held with us

Accidental Medical Expenses, Daily Incomes

Accidental Medical Expenses Reimbursement Benefit

A K

If the insured sustains a covered accidental injury, we will reimburse reasonable and customary medical expenses incurred **within 52 weeks** after the accident, up to the maximum limit per accident for the insured.

A range of medicines, treatments and services are covered (on a medically necessary basis), including but not limited to:

- bone-setting;
- acupuncture;
- physiotherapy; and
- chiropractic treatment

*Please refer to “II. Product Highlights” about the rule of claim on bone-setting , acupuncture, physiotherapy and chiropractic treatment.



Accidental Hospital Income Benefit

A S

If the insured is confined in a hospital as a result of suffering a covered accidental injury, we will pay a daily income benefit.

If the confinement occurs outside of the covered countries or places, the benefit payable will be:

- reduced by 50%
- up to US$60 / HK$480 per day of confinement for all policies held with us
- cover up to 90 days of confinement per each covered injury

In addition, we will also provide:

- **Transportation Fee Subsidy**
  for Super Adults Shield only
  If the insured is confined in a hospital for over 3 days and is recommended by a registered medical practitioner to receiver further medical treatment or consultation, regardless of the type of transportation used.

- **Medical Appliance Subsidy**
  for Super Seniors Shield only
  If the insured is confined in a hospital and is recommended by a registered medical practitioner on medically necessary basis to purchase medical appliance.



Intensive Care Unit Benefit

S

We will pay an additional benefit for each day during which the insured is confined in an intensive care unit (ICU) due to a covered accidental injury, **up to 300 days** for the same confinement.

If the confinement occurs outside of the covered countries or places, no benefit will be payable.

Covered countries or place include:

Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

Other



Broken Bone Cash Benefit

If the insured sustains any fracture, dislocation, internal injury or third degree burn in an accident and suffers any of the covered injuries **within 90 days** after an accident, we will pay a lump sum benefit according to the Benefits Schedule for the Broken Bone Cash Benefit to help manage expenses:

If the insured sustains more than one item of injury under any of the same category in the schedule of injuries:

a. the benefit amount payable under that category shall be the highest percentage of the sum assured corresponding to the relevant injury
b. the maximum benefit amount payable for the injuries of the same accident shall not exceed 100% of the sum assured

- Each injury as stated in the benefit schedule shall be payable once in life of the insured.
- The benefit payable which is stated on the Policy Information Page or any endorsement will be reduced by 50% at the end of policy year following the insured's 75th birthday.
- For any covered fracture due to osteoporosis or pathological fracture, benefits will be payable only when the diagnosis is first known at the time of accident. Thereafter, no further indemnity under this part in respect of any fracture as stated in the Schedule of Injuries shall be payable.

Example:

If the insured sustains multiple fractures and one compound fractures of Pelvis and multiple fractures of Thigh from an accident. Then, he can get:

- Pelvis: **60%** from "Multiple fractures and one compound fracture" ONLY , but not 30% from "All other compound fractures"; and
- Thigh: **15%** of "Multiple fractures"

Total claim amount: **75% of sum assured** (60% + 15%)

Schedule of injuries:

Fractures of:	% of sum assured
Pelvis (excluding thigh and coccyx)	
• **Multiple fractures and one compound fracture**	**60%**
• All other compound fractures	30%
• Multiple fractures	15%
• All other fractures	12%
Thigh	
• Multiple fractures and one compound fracture	30%
• All other compound fractures	24%
• **Multiple fractures**	**15%**
• All other fractures	12%

Loss of Daily Living Activities Benefit

S

If the insured is permanently unable to perform any three of the daily living activities (i.e. mobility / dressing / eating / continence / toileting), for a continuous period of at least 6 months within 180 days after an accident, we will pay the Loss of Daily Living Activities Benefit by monthly. The benefit will be paid for the duration of the disability, up to 60 months.

Psychiatric related causes are excluded.

Well Being Program

S

A medical check-up will be provided annually, starting from the end of the first policy year.

Check-up items may be revised from time to time without prior notice.

Worldwide Emergency Assistance Services

A K S

If the insured is a permanent resident of Hong Kong or Macau, we offer emergency assistance services to the insured anywhere in the world, including:

- Emergency medical evacuation and repatriation of remains
  (per life limit up to HK$ / MOP 5,000,000)
- 24-hour worldwide telephone enquiry services

Q & A Section

(For Super Adults Shield / Super Kids Shield)

Q: Will my policy be still in-force when ADD or PTD is being paid?

A: The policy will be still in-force until the benefit paid of ADD and / or PTD reaches 100% of sum assured.

The premium will be reduced when the sum assured of ADD or PTD and AMR (if applicable) is reduced after any ADD or PTD benefit has been paid each time.

(For Super Adults Shield / Super Kids Shield)

Q: Is there any limitation apply on the Accidental Medical Expenses Reimbursement Benefit (AMR)?

A: There are limitations applicable to acupuncture / bone-setting / chiropractic treatment and physiotherapy. For details, please refer to “New rules applied on AMR” at *Product Highlight*. (p.2)

(For Super Seniors Shield)

Q: What are the medical check-up items under Well Being Program?

A: Insured may choose 2 out of the following 9 items for each medical check-up:

Screening	Tests Items
Arthritis Screening	Rheumatoid Factor (R.A. Factor)
Osteoporosis	Calcium, T
Gout Screening	Uric Acid
Coronary Risk Screening	Cholesterol, Total
Diabetics Screening	Glucose
Liver Function	SGPT /ALT
Liver Function	SGOT/ AST
Renal Function	Creatinine
Renal Function	Urea

Benefits Schedule of Super Kids Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	150,000	250,000	500,000
2. Double Indemnity Benefit	150,000	250,000	500,000
3. Compassionate Death Benefit	1,000	1,000	1,000
Accidental Medical Expenses, Daily Incomes			
4. Accidental Medical Expenses Reimbursement Benefit	25,000 per accident	30,000 per accident	35,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
Other			
5. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,123	1,544	2,389
Monthly	99	136	211

Benefits Schedule of Super Adults Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	750,000	1,500,000	2,250,000
2. Permanent Total Disability Benefit	750,000	1,500,000	2,250,000
3. Double Indemnity Benefit	750,000	1,500,000	2,250,000
4. Compassionate Death Benefit	5,000	5,000	5,000
5. Psychological Counselling Services (subject to 1 visit per day)	300 per visit (20 visits per accident)	600 per visit (20 visits per accident)	900 per visit (20 visits per accident)
Accidental Medical Expenses, Daily Incomes			
6. Accidental Medical Expenses Reimbursement Benefit	15,000 per accident	30,000 per accident	45,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
7. Accidental Hospital Income Benefit	300 per day per accident (up to 1,000 days)	600 per day per accident (up to 1,000 days)	900 per day per accident (up to 1,000 days)
8. Transportation Fee Subsidy	300 per accident	600 per accident	900 per accident
Other			
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,980	3,800	5,500
Monthly	175	336	486

Benefits Schedule of Super Seniors Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death Benefit	120,000	160,000	200,000
2. Compassionate Death Benefit	1,200	1,600	2,000
Accidental Medical Expenses, Daily Incomes			
3. Accidental Hospital Income Benefit	600 per day (up to 300 days)	900 per day (up to 300 days)	1,200 per day (up to 300 days)
4. Intensive Care Unit Benefit	600 per day (up to 300 days)	900 per day (up to 300 days)	1,200 per day (up to 300 days)
5. Medical Appliance Subsidy	1,200 per accident	1,600 per accident	2,000 per accident
Other			
6. Broken Bone Cash Benefit	120,000 per accident	160,000 per accident	200,000 per accident
7. Loss of Daily Living Activities Benefit	5,000 per month (up to 60 months)	7,500 per month (up to 60 months)	10,000 per month (up to 60 months)
8. Well Being Program	Included	Included	Included
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,631	2,208	2,785
Monthly	144	195	246

Benefits Schedule for Accidental Death & Dismemberment Benefit

Injury	% of the Sum Assured
1. Loss of life	100%
2. Permanent total loss of sight of both eyes	100%
3. Permanent total loss of sight of one eye	100%
4. Loss of or the permanent total loss of use of two limbs	100%
5. Loss of or the permanent total loss of use of one limb	100%
6. Loss of speech and hearing	100%
7. Permanent and incurable insanity	100%
8. Permanent total loss of hearing of	
a. both ears	75%
b. one ear	25%
9. Loss of speech	50%
10. Permanent total loss of the lens of one eye	50%
11. Loss of or the permanent total loss of use of four fingers and thumb of	
a. right hand	70%
b. left hand	50%
12. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
13. Loss of or the permanent total loss of use of one thumb	
a. both right joints / one right joint	30% / 15%
b. both left joints / one left joint	20% / 10%
14. Loss of or the permanent total loss of use of fingers	
a. three right joints / two right joints / one right joint	10% / 7.5% / 5%
b. three left joints / two left joints / one left joint	7.5% / 5% / 2%
15. Loss of or the permanent total loss of use of toes	
a. all-one foot	15%
b. great-both joints	5%
c. great-one joint	3%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5cm	7.5%
18. Third-degree burns	
Area — Damage as a percentage of total body surface area	
a. Head — equals to or greater than 8%	100%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 2% but less than 5%	50%
b. Body — equals to or greater than 20%	100%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 10% but less than 15%	50%

If the insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

Schedule of Injuries for Broken Bone Cash Benefit

Injury Category			% of the Sum Assured
1.	**Fractures of pelvis (excluding thigh and coccyx)**		
	a. multiple fractures and one compound fracture		60%
	b. all other compound fractures		30%
	c. multiple fractures		15%
	d. all other fractures		12%
2.	**Fractures of thigh**		
	a. multiple fractures and one compound fracture		30%
	b. all other compound fractures		24%
	c. multiple fractures		15%
	d. all other fractures		12%
3.	**Fractures of lower leg, skull, clavicle, ankle, upper and lower arm, wrist**		
	a. multiple fractures and one compound fracture		24%
	b. all other compound fractures		15%
	c. multiple fractures		12%
	d. depressed fracture of the skull needing surgical intervention		8%
	e. all other fractures		6%
4.	**Fractures of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and ankle)**		
	a. all compound fractures		12%
	b. all other fractures		6%
5.	**Fractures of spinal column (cervical, thoracic and lumbar vertebrae but excluding coccyx)**		
	a. all compression fractures		12%
	b. all spinous process, transverse process or pedicle fractures		12%
	c. all other vertebral fractures		6%
6	**Fractures of lower jaw**		
	a. multiple fractures and one compound fracture		15%
	b. all other compound fractures		12%
	c. multiple fractures		10%
	d. all other fractures		5%
7.	**Fractures of rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers**		
	a. multiple fractures and one compound fracture		10%
	b. all other compound fractures		8%
	c. multiple fractures		5%
	d. all other fractures		3%
8.	**Dislocations requiring surgery under general anesthesia**		
	spine (excluding slipped disc) / hip / knee		50% / 30% / 15%
	wrist or elbow / ankle, shoulder blade or collar bone / fingers, toes, or jaw		12% / 6% / 3%
9.	**Internal injuries (excluding hernia)**		
	resulting in open abdominal or thoracic surgery (including the heart)		15%
10.	**Third-degree burns**		
	Area	Damage as a percentage of total body surface area	
	a. Head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
	b. Body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

Remark:

A fracture means where a bone is broken completely across. When more than one fracture is found in the same bone, it is regarded as multiple fractures. In addition, when a bone breaks the skin, it is defined as a compound fracture. When a fracture involves crushing of body of vertebral column, it is defined as a compression fracture.

IV. Illustrative Examples

（The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.）

Case Study 1



Mr. Wan
(Age 37, Male)
Policy owner

Mr. Wan successfully applies accident insurance for himself and his family:



Super Shield Series *(HK$)*	Adults **Plan 1**	Adults **Plan 1**	Kids **Plan 2**
ADD sum assured	750,000	750,000	250,000
AMR sum assured	15,000	15,000	30,000
AHI (per day)	300	300	-
Annual premium	**1,980**	**1,980**	**1,544**

They were diagnosed with …		Hospital stay
Mr. Wan	Loss of use of one leg	17 days
His wife	A fractured leg with established non-union	11 days
His son	Loss of use of dominant hand	13 days

In the unfortunate event when…

Mr. Wan and his family got into a traffic accident while they were on a bus during their trip.

Following benefits will be provided to Mr. Wan and his family.

The claim amounts that Mr. Wan receives would be …

In the currency of HK dollar:	Mr. Wan Actual Expense	Mr. Wan Claimed		His wife Actual Expense	His wife Claimed		His son Actual Expense	His son Claimed
ADD								
Compensation for loss of use of one leg	---	750,000						
Compensation for fractured leg with established non-union				---	75,000			
Compensation for loss of use of dominant hand							---	175,000
Double Indemnity Benefit Accident incurred when the insureds are fare-paying passengers	---	750,000		---	75,000		---	175,000
Psychological Counselling Service @ $900 per visit x 5 times	4,500	1,500	(a)				4,500	1,500
AMR								
Hospital stay	11,900	11,900		7,700	7,700		9,100	9,100
Medical consultation @ $250 per visit x 5 times	1,250	1,250		1,250	1,250		1,250	1,250
Physiotherapy @ $500 per visit x 8 times				4,000	3,500	(c)		
Accidental Hospital Income Benefit	---	5,100	(b)	---	3,300	(d)		
Transportation Fee Subsidy	---	300		---	300			
Actual Expenses Total	17,650			12,950			14,850	
Claimed Total		**1,520,050**			**166,050**			**361,850**

Therefore, Mr. Wan and his family would receive a total claim amount of **HK$ 2,047,950** from their policies to cover their medical expenses incurred from the accident and to compensate for their losses and fractures with double benefits.

Explanations	
(a)	The maximum payable limit for psychological counselling services in the plan Mr. Wan has selected is HK$ 300 per visit, and up to 20 visits per accident. Therefore, the maximum amount payable for psychological counselling services in respect to this accident is: **= HK$ 300 x 5 = HK$1,500** The remaining expense amount of HK$ 3,000 will be paid by Mr. Wan himself. In case his son needs any psychological counselling service, as he is an immediate family member of Mr. Wan, we will also pay for his necessary expenses (subject to the limit set in the plan Mr. Wan has selected): **= HK$ 300 x 5 = HK$1,500** See: Psychological Counselling Services
(b)	According to the benefits schedule of the selected plan for Mr. Wan, the total of daily income to be provided for his hospital stay is: **= HK$ 300 x 17 days = HK$ 5,100** See: Accidental Hospital Income Benefit
(c)	The maximum payable limit for physiotherapy related to fracture injuries is HK$ 600 per visit, and up to 7 visits per policy year (Plan 1). Therefore, the maximum amount payable for physiotherapy of Mr. Wan's wife is: **= HK$ 500 x 7 = HK$3,500** The remaining expense amount of HK$ 500 will be paid by Mr. Wan himself. No further reimbursement will be provided for acupuncture / bone-setting / chiropractic treatment / physiotherapy in that policy year. See: Accidental Medical Expenses Reimbursement Benefit
(d)	According to the benefits schedule of the plan that Mr. Wan has selected for his wife, the total of daily income to be provided for the hospital stay of his wife is: **= HK$ 300 x 11 days = HK$ 3,300** See: Accidental Hospital Income Benefit

（The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.）

Case Study 2



Ms. Kong
(Age 35, Female)
Policy owner

Ms. Kong successfully applies accident insurance for herself and her parents:



Super Shield Series *(HK$)*	Adults **Plan 1**	Seniors **Plan 2**	Seniors **Plan 2**
ADD sum assured	750,000	---	---
AD sum assured	---	160,000	160,000
AMR (per accident)	15,000	---	---
AHI (per day)	300	900	900
Broken Bone Cash Benefit sum assured	N/A	160,000	160,000
Annual premium	**1,980**	**2,208**	**2,208**

They were diagnosed with …

		Hospital stay	ICU
Ms. Kong	Superficial wounds only	0 day	----
Her father	Multiple fractures of pelvis with a bone break the skin. He was seriously injured and permanently unable to walk, dress up and go to toilet by himself. (Wheelchair is required)	30 days *including the stay at ICU*	4 days
Her mother	Multiple fractures on lower leg. (Walking frame is required)	15 days	----

In the unfortunate event when…

Ms. Kong and her parents got hit by a car while they were crossing the road.

Following benefits will be provided to Ms. Kong and her parents.

The claim amounts that Ms. Kong receives would be …

In the currency of HK dollar:	Ms. Kong Actual Expense	Ms. Kong Claimed		Her father Actual Expense	Her father Claimed		Her mother Actual Expense	Her mother Claimed	
AMR									
Hospital stay	900	900		30,000		(e)	13,500		(e)
Medical consultation	1,150	1,150		2,500		(e)	2,000		(e)
Accidental Hospital Income Benefit	---	---		---	27,000	(f)	---	13,500	(k)
Intensive Care Unit Benefit				---	3,600	(g)			
Medical Appliance Subsidy				4,000	1,600	(h)	300	300	
Broken Bone Cash Benefit				---	96,000	(i)	---	19,200	(l)
Loss of Daily Living Activities Benefit					450,000	(j)			
Actual Expenses Total	2,050			36,500			15,800		
Claimed Total		**2,050**			**578,200**			**33,000**	

Therefore, Ms. Kong and her parents would receive a total claim amount of **HK$613,250** from their policies to cover their medical expenses incurred from the accident and to compensate for their losses and fractures.

Explanations	
(e)	Accidental Medical Expenses Reimbursement Benefit (AMR) is available in Super Adults Shield and Super Kids Shield only.
(f)	According to the benefits schedule of the plan that Ms. Kong has selected for her father, the total of daily income to be provided for the hospital stay of her father is: **= HK$ 900 x 30 days = HK$ 27,000** See: Accidental Hospital Income Benefit
(g)	According to the benefits schedule of the plan that Ms. Kong has selected for her father, the total of daily income to be provided for the stay of her father in ICU is: **= HK$ 900 x 4 days = HK$ 3,600** See: Intensive Care Unit Benefit
(h)	The maximum payable limit for medical appliance subsidy in the plan Ms. Kong has selected is HK$ 1,600 per accident. The remaining expense amount of HK$ 2,400 will be paid by Ms. Kong herself. See: Medical Appliance Subsidy
(i)	According to the *Schedule of Injuries for Broken Bone Cash Benefit* in the plan that Ms. Kong has selected for her father, compensation for multiple fractures of pelvis with one compound fracture (i.e. a bone breaks the skin) is: **= Sum assured (Broken Bone Cash Benefit) x 60%** **= HK$160,000 x 60%** **= HK$ 96,000** See: Broken Bone Cash Benefit
(j)	The maximum payable limit for Loss of Daily Living Activities Benefit in the plan that Ms. Kong has selected for her father is HK$ 7,500 per months, and up to 60 months. Since Mrs. Kong's father is permanently unable to walk, the benefit to be provided for the loss of her father is: **= HK$ 7,500 x 60 months = HK$ 450,000** See: Loss of Daily Living Benefit
(k)	According to the benefits schedule of the plan that Ms. Kong has selected for her mother, the total of daily income to be provided for the hospital stay of her mother is: **= HK$ 900 x 15 days = HK$ 13,500** See: Accidental Hospital Income Benefit
(l)	According to the *Schedule of Injuries for Broken Bone Cash Benefit* in the plan that Ms. Kong has selected for her mother, compensation for multiple fractures on lower leg is: **= Sum assured (Broken Bone Cash Benefit) x 12%** **= HK$160,000 x 12%** **= HK$ 19,200** See: Broken Bone Cash Benefit

V. Market Analysis

A. Main Analysis

Compared to the major competitors in the market regarding different life segment, *Super Kids Shield, Super Adults Shield and Super Seniors Shield* have the following advantages. Please refer to the analysis in this chapter and "Comparison on Product Features & Premium" for more details.

Accidental Medical Expenses Reimbursement Benefit
(Applicable for Super Kids Shield / Super Adults Shield)

- Each market players have applied limitation on the Bone-setting, Acupuncture, Physiotherapy and Chiropractic treatment. *Super Kids Shield and Super Adults Shield* have provided highest benefit amount among the competitors.

Currency: HK$	**AIA**	**ManX**	**ZurX**	**PruX**	**BluX Croxx**
Product	**Super Kids Shield Super Adults Shield**	**PerX Accident Plan**	**PAMulX Personal Accident**	**PRXchoice Personal Accident Plus+**	**PerX AccidentSafx Insurance**
Bone-setting / Acupuncture	Plan 1: • Fracture: HK$600/ visit, 7 visits/ policy year • Non-fracture: HK$300/ visit, 7 visits/ policy year (for Bone-setting/ Acupuncture: 2 visits) The no. of visit for: • Plan 2: 14 • Plan 3: 21	HK$600 per accident, limited to once per day	<u>Bone-setting / Acupuncture / Chiropractic</u> HK$150 per visit, 5 visits per accident <u>Physiotherapy</u> HK$500 per visit per day, 4 visits per accident	HK$500 per accident	<u>Bone-setting</u> HK$200 per visit <u>Acupuncture</u> HK$300 per visit
Physiotherapy / Chiropractic		HK$300 per accident		Up to 100% of AMR	<u>Physiotherapy</u> HK$500 per visit
Cap at policy year	Yes	Yes	Yes	-	Yes
- affected treatment	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	-	• *Bone-setting* • *Acupuncture* • *Physiotherapy*

- total no. of visit	Plan 1: 7 Non-fracture for Bone-setting/ Acupuncture: 2 visits/ policy year	-	*Bene-setting/ Acupuncture* Physiotherapy: 5 visits/ accident Chiropractic: 4 visits/ accident	-	6 visits and 1 visit per day per accident
- total benefit amount	**Plan 1: Fracture: HK$4,200 Non-fracture: HK$2,100**	**10% of AMR Sum Assured / policy year**	**HK$2,000**	**-**	**HK$3,000**

Super Kids Shield vs. ZurX

- *Super Kids Shield* offers 3 plan levels which is more than ZurX so the customer has more choices to select the plan which match his need.
- The benefit amount of AMR of *Super Kids Shield* is higher than ZurX with the range from HK$25,000 to HK$35,000.

Super Adults Shield vs. market competitors

- Only provider of *"Transportation Fee Subsidy"* in the market.
- For Psychological Counselling Services, *Super Adults Shield* provides the highest total benefit amount (per accident) among the market competitors.
- For "Accidental Hospital Income Benefit", the daily hospital income of *Super Adults Shield* is higher than ZurX. In addition, the no. of confinement days of *Super Adults Shield* is more than ZurX and BluX CroX.

Super Seniors Shield vs. ZurX

- For "Accidental Hospital Income Benefit", the daily hospital income and the no. of confinement days of *Super Seniors Shield* are higher than ZurX.
- Also, under "Accidental Hospital Income Benefit", *Super Seniors Shield* does not limit the Insured to confine public hospital or private hospital, however, ZurX has required the Insured to confine in the public hospital.

B. Comparison on Product Features & Premiums

Super Kids Shield

		AIA **Super Kids Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Junior Cover)**		
Issue Age		Age 2 to 17	6 months to Age 17	OR	Age 18 to 23 (for unmarried full-time students)
Benefit Term		Up to age 24	Up to age 18	OR	Up to age 24 (for unmarried full-time students)
Policy Currency		HK$ / MOP	HK$		
Benefits Plan Level			Coverage (HK$ / MOP)		
Accidental Death & Dismemberment Benefit	**1**	150,000	150,000		
	2	250,000	300,000		
	3	500,000			
Double Indemnity Benefit		Included	Included		
Compassionate Death Benefit		1,000			

		AIA **Super Kids Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Junior Cover)**
Accidental Medical Expenses Reimbursement (AMR)	1	25,000 per accident	10,000 per accident
	2	30,000 per accident	20,000 per accident
	3	35,000 per accident	
		Bone-setting / Acupuncture / Physiotherapy / Chiropractic treatment Per policy year: • Fracture: 600 per visit (7 / 14 / 21 visits per policy year *) • Non-fracture: 300 per visit (7 / 14 / 21 visits per policy year * ; for bone-setting/ acupuncture: 2 visits per policy year) *subject to plan selected	(1) **Bone-setting / Acupuncture / Chiropractic treatment** HK$150 per visit, 5 visits per accident (2) **Physiotherapy** HK$500 per visit per day, 4 visits per accident Reimbursement for (1) and (2) are subject to HK$2,000 per policy year
Worldwide Emergency Assistance Services		Included	Included
Other Benefits			- Broken Bone Benefit - Overseas accidental medical expenses - Daily Hospital Income Benefit - Hospital cash for pet attack / child abuse - Medical appliance allowance - Home nurse allowance - Funeral / burial / cremation expenses - Trauma counselling expenses - Parent annual leave compensation - Clothing and personal effects damage compensation

	AIA Super Kids Shield	ZurX PA*MulX* Personal Accident Insurance Plan (Junior Cover)
Annual Premiums		(HK$ / MOP)
Plan 1	1,123	516
Plan 2	1,544	936
Plan 3	2,389	

Super Adults Shield

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Issue Age		Age 18 to 65	Age 16 to 65	Age 18 to 70	15 days to 65 Age 3 to 65	Age 16 to 65
Benefit Term		Up to age 76	Up to age 75	Up to age 71	Up to age 70	Up to age 66
Policy Currency		HK$ / MOP	HK$	HK$	HK$	HK$
Benefits	Plan Level					Coverage (HK$ / MOP)
Accidental Death & Dismemberment Benefit (ADD)	1	750,000	400,000 - 2,000,000 or above	500,000	500,000	By occupational classes: 500,000 - 3,000,000
	2	1,500,000		1,000,000	1,000,000	
	3	2,250,000				
Permanent Total Disability Benefit (PTD)	1 2 3	1% of sum assured per month Up to 100 months (while disability continues)	1% of sum assured per month Up to 50 months		100% sum assured of ADD	
Psychological Counselling Services	1	6,000 per accident 300 / visit up to 20 visits per accident	5,000 per accident	5,000 per accident		5,000 per accident
	2	12,000 per accident 600 / visit up to 20 visits per accident				
	3	18,000 per accident 900 / visit up to 20 visits per accident				

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Double Indemnity Benefit		Included	Included	Included	Included	Included
Compassionate Death Benefit		5,000	1% of sum assured			
Accidental Medical Expenses Reimbursement Benefit (AMR)	1	15,000 per accident	(optional) 20,000 – 23,000 per accident	15,000 per accident	10,000 per accident	(optional) Occupational class 1 to 2: 10,000 – 100,000 per accident
	2	30,000 per accident	30,000 – 40,000 per accident	30,000 per accident	20,000 per accident	Occupational class: 3 to 4 10,000 – 75,000 per accident
	3	45,000 per accident	50,000 – 100,000 per accident			
		Bone-setting / Acupuncture / Physiotherapy / Chiropractic treatment Per policy year: • Fracture: 600 per visit (7 / 14 / 21 visits per policy year *) • Non-fracture: 300 per visit (7 / 14 / 21 visits per policy year * ; for bone-setting/ acupuncture: 2 visits per policy year) *subject to plan selected	(1) **Bone-setting / Acupuncture** (HK$600 per accident) (2) **Physiotherapy / Chiropractic treatment** (HK$300 per visit per day) Reimbursement for (2) is limited to 10% of sum assured of AMR	(3) **Bone-setting / Acupuncture / Chiropractic treatment** HK$150 per visit, 5 visits per accident (4) **Physiotherapy** HK$500 per visit per day, 4 visits per accident Reimbursement for (1) and (2) are subject to HK$2,000 per policy year	**Bone-setting / Acupuncture / Chinese medication** HK$500 per accident	(1) **Physiotherapy** HK$500 per visit (2) **Acupuncture** HK$300 per visit (3) **Chinese bone-setting** HK$200 per visit Reimbursement for (1), (2) and (3) are up to 6 visits per accident and 1 visit per day. Aggregate maximum limit is HK$3,000 per year.

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Accidental Hospital Income Benefit (AHI)	1	300 per day (up to 1,000 days per accident)		200 per day Up to 31 days per accident		(optional) Occupational class 1 to 2: 500 – 1,500 per day (up to 365 days per accident)
	2	600 per day (up to 1,000 days per accident)				Occupational class: 3 to 4 500 per day (up to 365 days per accident)
	3	900 per day (up to 1,000 days per accident)				
Transportation Fee Subsidy		Included				
Worldwide Emergency Assistance Services		Included	Included	Included	Included	Included
Other Benefits			- Renewal Bonus - Premium Wavier Benefit	- Broken Bone Benefit - Home Renovation Expenses Benefit - Clothing and Personal Effects Damage Compensation Benefit - Spouse Annual Leave Compensation Benefit - Weekly Income Benefit for Temporary Total Disability (optional) - Recovery equipment - No claim discount	- No claim discount	- Weekly income protection (optional)

	AIA Super Adults Shield	ManX PerX Accident Plan	ZurX PA*MulX* Personal Accident Insurance Plan (Adult Cover)	PruX PRXchoice Personal Accident Plus+	BluX Croxx PerX AccidentSafx Insurance
Annual Premiums					(HK$ / MOP)
	Plan 1 1,980 (ADD: 750,000) (AMR:15,000) (AHI: 300 per day)	**Occupation Class** 1-3 | 2,250 4 | 4,500 (ADD: 750,000) (AMR:20,000)	**Plan 1** 1,272 (ADD: 500,000) (AMR: 15,000) (Weekly Income Benefit: 1,000 per week)	**Plan 1** 1,390 (ADD: 500,000) (AMR: 20,000)	**Occupation Class** 1 | 1,812.5 2 | 2,085 3 | 3,055 4 | 4,340 (ADD: 750,000) (AMR:15,000) (AHI: 500 per day)
	Plan 2 3,800 (ADD: 1,500,000) (AMR: 30,000) (AHI: 600 per day)	**Occupation Class** 1-3 | 3,960 4 | 7,920	**Plan 2** 2,448 (ADD: 1,000,000) (AMR: 30,000) (Weekly Income Benefit: 2,000 per week)	**Plan 2** 2,780 (ADD: 1,000,000) (AMR: 20,000)	**Occupation Class** 1 | 2,825 2 | 3,270 3 | 5,110 4 | 7,580 (ADD: 1,500,000) (AMR: 30,000) (AHI: 500 per day)
	Plan 3 5,500 (ADD: 2,250,000) (AMR: 45,000) (AHI: 900 per day)	**Occupation Class** 1-3 | 5,175 4 | 10,350			**Occupation Class** 1 | 3,837 2 | 4,455 3 | 7,165 4 | 10,820 (ADD: 2,250,000) (AMR: 45,000) (AHI: 500 per day)

Super Seniors Shield

		AIA **Super Seniors Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Elderly Cover)**
Issue Age		Age 50 to 70	Age 71 to 80
Benefit Term		Up to age 80	Lifetime renewable
Policy Currency		HK$ / MOP	HK$
Benefits	Plan Level		Coverage (HK$ / MOP)
Accidental Death Benefit (AD)	1	120,000	250,000
	2	160,000	500,000
	3	200,000	
Compassionate Death Benefit	1	1,200	
	2	1,600	
	3	2,000	
Accidental Hospital Income Benefit (AHI)	1	600 per day (up to 300 days per accident)	200 per day Up to 31 days per accident (for public hospital only)
	2	900 per day (up to 300 days per accident)	
	3	1,200 per day (up to 300 days per accident)	
Medical Appliance Subsidy	1	1,200 per accident	20,000
	2	1,600 per accident	
	3	2,000 per accident	

		AIA **Super Seniors Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Elderly Cover)**
Intensive Care Unit Benefit		Included	
Broken Bone Cash Benefit	1	120,000*	100,000 (Age <81) 50,000 (Age 81 or above)
	2	160,000*	
	3	200,000*	
		* Amount will be reduced by 50% when the insured reaches the age of 75	
Loss of Daily Living Activities Benefit		Included	
Well Being Program		Included	
Worldwide Emergency Assistance Service		Included	Included
Other Benefits			- Home nursing allowance - In-patient and out-patient medical expenses - Overseas accidental medical expenses - Funeral and cremation expenses - Trauma counselling expenses - Clothing and personal effects damage - Home renovation expenses
Annual Premiums			(HK$ / MOP)

	AIA Super Seniors Shield	ZurX PA*MulX* Personal Accident Insurance Plan (Elderly Cover)
Plan 1	1,631	1,656
Plan 2	2,208	2,616
Plan 3	2,785	

Remark and Disclaimer of Market Analysis

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Disclaimer: AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in March 2017. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

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VI. Policy Contracts – Make It Easy Tips

To facilitate the review of Policy Contract, we have prepared a “Policy Contract – Make It Easy Tips”. This document is to guide you to understand the important notes of the product and clearly states the relevant section of Policy Contract for the important notes.

“Policy Contract – Make It Easy Tips” does not set out the details of benefits provided. As such, this document is provided for reference only. Details of benefits and exact Policy terms and conditions should be referred to the Policy Contract.

This document is intended to provide easy to understand guidance on the main limitations on coverage of this product (including scope limitations, key terms and conditions and policy exclusions). It does not set out the details of benefits provided. As such, this document is provided for reference only, and reference should be made to the Policy contract for the details of benefits and exact Policy terms and conditions.

Eligible products: **Super Kids Shield**
Super Adults Shield
Super Seniors Shield

For easy reference, the following abbreviations mean:
"ADD" – Accidental Death and Dismemberment Benefit
"PTD" – Permanent Total Disability Benefit
"AMR" – Accidental Medical Expenses Reimbursement Benefit
"AHI" – Accidental Hospital Income Benefit

Part I: Basic Definition

1. What is Covered Injury?

Covered Injury means an injury caused by an accident that occurs after the later of Issue Date or latest Commencement date of the policy. "Injury" means any abnormal bodily condition occurs solely due to accident, but not other causes such as illness or disease is covered by the policy. The definition is same as *Grand VIP*.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**

2. Is the insured being covered for covered injuries once the policy becomes effective?

The policy immediately provides coverage for covered injuries after the later of the Issue Date or latest Commencement Date.

Please refer to the policy contract:
- **"Basic Definitions" - "Commencement Date" , "Covered Injury" and "Issue Date"**

3. Is illness or disease being covered?

No, only covered injury caused by accident is covered by the policy.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**

Part II: Benefit Provision

Applicable for Super Kids Shield/ Super Adults Shield

4. Will the policy be terminated if the benefit payable under ADD/ PTD* is less than 100% of sum assured? *(*PTD is not applicable for Super Kids Shield)*

As long as the amount claimed for ADD and / or PTD has not reached 100% of the sum assured, the policy is still in-force. After reimbursement of the ADD and / or PTD, the current sum assured and the premium will be reduced accordingly.

Please refer to the policy contract:
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Kids Shield/ Super Adults Shield

5. Are there any limitation set for the claim on bone-setting, acupuncture, chiropractic treatment and physiotherapy?

Following limitations apply for any claim on acupuncture / bone-setting / chiropractic treatment and physiotherapy:

	Plan 1	Plan 2	Plan 3
Fracture	$600/ visit, 7 visits/ policy year	$600/ visit, 14 visits/ policy year	$600/ visit, 21 visits/ policy year
Non-fracture	$300/ visit, 7 visits/ policy year	$300/ visit, 14 visits/ policy year	$300/ visit, 21 visits/ policy year
	(non-fracture) Bone-setting/ Acupuncture: 2 visits/ policy year		

Please refer to the policy contract:
- **"Benefits Provisions" - "Accidental Medical Expenses Reimbursement Benefit"**
- **"Schedule of Benefits"**

Applicable for Super Adults Shield/ Super Seniors Shield

6. If the Insured is confined due to any illness or disease, will AHI be payable to him/ her?

No, the benefit will be payable to the insured only if he/she is confined due to an Covered Injury caused by Accident.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**
- **"Benefits Provisions" - "Accidental Hospital Income Benefit"**
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Adults Shield/ Super Seniors Shield

7. Is there any limitation applied to AHI?

Yes, the following limitation will be applied to AHI:
1. The confinement of the Insured must be complied with the rule of Reasonable and Customary Hospital Confinement, otherwise, no benefit will be paid.
2. If the confinement occurs outside of the Covered Countries or Places, the benefit payable will be:
   a. reduced by 50%
   b. up to US$60 / HK$480 per day of confinement for all policies held with us
   c. cover up to 90 days of confinement per each covered injury

Please refer to the policy contract:
- **"Basic Definitions" - "Covered Countries or Places", "Confinement",** "**Reasonable and Customary Hospital Confinement"**
- **"Benefits Provisions" - "Accidental Hospital Income Benefit"**
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Kids Shield/ Super Adults Shield

8. Is Double Indemnity Benefit for *Super Kids Shield* same as the one of *Super Adults Shield*?

Double Indemnity Benefit in both plans are generally the same, except that *Super Kids Shield* also provides double indemnity for the following condition:

- as a direct result of Accident related to a School Activity taking place in Hong Kong or Macau, where the Insured is below age 24 and is a student of the Acceptable Institution on the date of Accident.

Please refer to the policy contract:

- **"Basic Definitions" - "Acceptable Institution", "Accident", "Flooding", "Landslide", "Public Common Carrier" and "School Activity"**
- **"Benefits Provisions" - "Double Indemnity Benefit"**

Applicable for Super Adults Shield

9. Will the insured receive the Transportation Fee Subsidy if he/she takes taxi for a follow-up treatment that is advised by a Registered Medical Practitioner after discharge from hospital?

Yes, regardless of the mode of transportation or expense amount, the Insured may receive the subsidy, subject to the coverage amount of Transportation Fee Subsidy as shown on the benefit schedule.

Please refer to the policy contract:

- **"Benefits Provisions" - "Transportation Fee Subsidy"**

Applicable for Super Adults Shield

10. Can Immediate Family Members of the insured claim on Psychological Counselling Services if the insured passes away?

No, immediate family members of the insured can only claim on Psychological Counselling Services if the insured sustains any dismemberment or permanent total disability due to accident.

Please refer to the policy contract:

- **"Basic Definitions" - "Immediate Family Member(s)"**
- **"Benefits Provisions" - "Psychological Counselling Services"**

Applicable for Super Seniors Shield

11. If the insured purchases a wheel chair after discharge from hospital, can such expense be reimbursed?

After the insured is discharged from a hospital and he/she is recommended by a Registered Medical Practitioner to use any medical appliance, the expense can be reimbursed subject to the amount of Medical Appliance Subsidy as shown on the benefit schedule.

Please refer to the policy contract:

- **"Benefits Provisions" - "Medical Appliance Subsidy"**

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td colspan="4">Super Kids Shield
Super Adults Shield
Super Seniors Shield</td></tr>
<tr><td>Launch Date</td><td colspan="4">Hong Kong & Macau: 30 June 2017 (according to the application date)</td></tr>
<tr><td>Basic/ Rider</td><td colspan="4">Basic</td></tr>
<tr><td>Overview</td><td colspan="4">• Three accident plans are to provide coverage for each life stage in order to meet different needs.

• Super Kids Shield is tailor-made for kids/ full time students who are aged from 2 – 17.

• Super Adults Shield is tailor-made for the adults who is aged from 18 – 65.

• Super Seniors Shield is tailor-made for the seniors who are aged from 50 – 70.

• Super Kids Shield is revamped from current Excel School Days with the enhancement under Double Indemnity Benefit and newly added Emergency Medical Evacuation / Repatriation of Remains but the annual premium is unchanged.

• Super Seniors Shield is revamped from current Golden Shield Plus with newly added Medical Appliance Subsidy and Emergency Medical Evacuation / Repatriation of Remains but the annual premium is unchanged.

• As a personal accident plan, Super Adults Shield not only provides the core accident benefits, i.e. Accidental Death & Dismemberment Benefit (ADD)/ Permanent Total Disability Benefit (PTD), Accidental Medical Expenses Reimbursement Benefit (AMR) and Accidental Hospital Income Benefit (AHI), but also provides brand new features, i.e. “Transportation Fee Subsidy” and “Psychological Counselling Services”.

• All of them are package plan with three plan levels each.

• Super Adults Shield and Super Seniors Shield are applicable to AIA Vitality.</td></tr>
<tr><td rowspan="4">Plan Shortnames</td><td></td><td>Super Kids Shield</td><td>Super Adults Shield</td><td>Super Seniors Shield</td></tr>
<tr><td>Plan 1</td><td>SKSN1N5</td><td>SASN1N5</td><td>SSSN1N5</td></tr>
<tr><td>Plan 2</td><td>SKSN2N5</td><td>SASN2N5</td><td>SSSN2N5</td></tr>
<tr><td>Plan 3</td><td>SKSN3N5</td><td>SASN3N5</td><td>SSSN3N5</td></tr>
</table>

Summary of Benefits

	Super Kids Shield	Super Adults Shield	Super Seniors Shield
Accidental Death, Dismemberment, Disability			
Accidental Death & Dismemberment Benefit	✔	✔	
Accidental Death Benefit			✔
Permanent Total Disability Benefit		✔	
Double Indemnity Benefit	✔	✔	
Psychological Counseling Services		✔	
Compassionate Death Benefit	✔	✔	✔
Accidental Medical Expenses, Accidental Hospital Income			
Accidental Medical Expenses Reimbursement Benefit	✔	✔	
Accidental Hospital Income Benefit		✔	✔
Intensive Care Unit Benefit			✔
Transportation Fee Subsidy		✔	
Medical Appliance Subsidy			✔
Other			
Broken Bone Cash Benefit			✔
Loss of Daily Living Activities Benefit			✔
Well Being Program			✔
Worldwide Emergency Assistance Services	✔	✔	✔

Schedule of Benefits

Super Kids Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment, Disability			
1. Accidental Death & Dismemberment Benefit	150,000	250,000	500,000
2. Double Indemnity Benefit	150,000	250,000	500,000
3. Compassionate Death Benefit	1,000	1,000	1,000
Accidental Medical Expenses, Hospital Income			
4. Accidental Medical Expenses Reimbursement Benefit	25,000 per accident	30,000 per accident	35,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	*non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
Other			
5. Worldwide Emergency Assistance Services			

a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,123	1,544	2,389
Monthly	99	136	211

Super Adults Shield

Plan Benefit	**Coverage (HK$ / MOP)**		
	Plan 1	**Plan 2**	**Plan 3**
Accidental Death, Dismemberment, Disability			
1. Accidental Death & Dismemberment Benefit	750,000	1,500,000	2,250,000
2. Permanent Total Disability Benefit	750,000	1,500,000	2,250,000
3. Double Indemnity Benefit	750,000	1,500,000	2,250,000
4. Compassionate Death Benefit	5,000	5,000	5,000
5. Psychological Counselling Services (subject to 1 visit per day)	300 per visit (20 visits per accident)	600 per visit (20 visits per accident)	900 per visit (20 visits per accident)
Accidental Medical Expenses, Hospital Income			
6. Accidental Medical Expenses Reimbursement Benefit	15,000 per accident	30,000 per accident	45,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
7. Accidental Hospital Income Benefit	300 per day (up to 1,000 days/ per accident)	600 per day (up to 1,000 days/ per accident)	900 per day (up to 1,000 days/ per accident)
8. Transportation Fee Subsidy	300 per accident	600 per accident	900 per accident
Other			
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,980	3,800	5,500
Monthly	175	336	486

Super Seniors Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment, Disability			
1. Accidental Death Benefit	120,000	160,000	200,000
2. Compassionate Death Benefit	1,200	1,600	2,000
Accidental Medical Expenses, Hospital Income			
3. Accidental Hospital Income Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
4. Intensive Care Unit Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
5. Medical Appliance Subsidy	1,200 per accident	1,600 per accident	2,000 per accident
Other			
6. Broken Bone Cash Benefit	120,000 (per accident)	160,000 (per accident)	200,000 (per accident)
7. Loss of Daily Living Activities Benefit	5,000 per month (up to 60 months)	7,500 per month (up to 60 months)	10,000 per month (up to 60 months)
8. Well Being Program	Included	Included	Included
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,631	2,208	2,785
Monthly	144	195	246

A. Benefit

1. Benefit Term	Super Kids Shield	Super Adults Shield	Super Seniors Shield
	Up to age 24 of the Insured who is still a full time student	Up to age 76 of the Insured	Up to age 80 of the Insured
2. Coverage Effective Date	**Items**	**Effective Date (after the policy commences)**	
	Covered Injury	Immediately	
3. Accidental Death & Dismemberment Benefit (ADD) *Applicable to:* *Super Kids Shield* *Super Adults Shield*	The claim amount of ADD is equal to the percentage of the sum assured corresponding to the relevant loss (please refer to the schedule of ADD under Benefit Provisions shown in the policy contract).		
4. Accidental Death Benefit *Applicable to:* *Super Seniors Shield*	If the Insured dies due to an Accident within one hundred and eighty (180) days after the date of the Accident, the Company shall pay an Accidental Death Benefit amount equal to the amount as stated on the Policy Information Page or any endorsement.		

5. Permanent Total Disability Benefit (PTD) *Applicable to:* *Super Adults Shield*	When as a result of Covered Injury and commencing within 180 days from the date of an accident, the Insured has sustained a Total and Permanent Disability, and provided that such disability has continued uninterrupted for a period of 6 consecutive months and is total, continuous and permanent at the end of this period, PTD provides 1% of the sum assured each month during the continuance of such permanent and total disability starting on the 7th month up to a maximum of 100 months. This benefit will immediately be ceased if the disability ceases or the Insured becomes able to return to work, or upon the death of the Insured. If the aggregate amount claimed benefit is not exceeding 100% of sum assured of ADD and/ or PTD, the policy will not be terminated. Provided that the policy is in force, the sum assured and premium will be reduced accordingly after the claim is paid.
6. Double Indemnity Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield*	Benefit paid for ADD and / or PTD of the Insured will be doubled in the event of death, dismemberment or permanent total disability incurred from an accident under the following situations: • while the Insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any public common carrier; • while the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; • as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital; • while the Insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle; • as a result of natural flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR Additionally for *Super Kids Shield:* • a full-time student below the age of 24 injured in a school activity taking place in Hong Kong or Macau
7. Psychological Counselling Services *Applicable to:* *Super Adults Shield*	If the Insured is paid under Accidental Dismemberment or PTD, he and his family members' psychological counselling fee will be reimbursed according to the Benefits Schedule of *Super Adults Shield*.
8. Compassionate Death Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield* *Super Seniors Shield*	The aggregate limit is US$1,300/ HK$10,000/ MOP10,000 per life irrespective of no. of policies with compassionate death benefit with Company.

<table>
<tr><td></td><td></td></tr>
<tr><td>9. Accidental Medical Expenses Reimbursement (AMR)

Applicable to:
Super Kids Shield
Super Adults Shield</td><td>The reasonable and customary medical expenses reimbursement incurred by accident. The maximum reimbursement amount is equal to 100% of sum assured of AMR (per accident).

If there is any reduction in the sum assured of ADD / PTD* after benefit paid, the sum assured of AMR will be reduced accordingly.

For acupuncture, bone-setting, chiropractic treatment and physiotherapy :
Currency: HK$/ MOP
<table>
<tr><th></th><th>Plan 1</th><th>Plan 2</th><th>Plan 3</th></tr>
<tr><td>Fracture</td><td>$600/ visit,
7 visits/ policy year</td><td>$600/ visit,
14 visits/ policy year</td><td>$600/ visit,
21 visits/ policy year</td></tr>
<tr><td rowspan="2">Non-fracture</td><td>$300/ visit,
7 visits/ policy year</td><td>$300/ visit,
14 visits/ policy year</td><td>$300/ visit,
21 visits/ policy year</td></tr>
<tr><td colspan="3">(non-fracture) Bone-setting/ Acupuncture: 2 visits/ policy year</td></tr>
</table>
*PTD is not applicable for Super Kids Shield.</td></tr>
<tr><td>10. Accidental Hospital Income Benefit (AHI)

Applicable to:
Super Adults Shield
Super Seniors Shield</td><td>If the Insured is confined in a hospital due to a covered Injury caused by an accident, we shall daily pay an Accidental Hospital Income Benefit.

Super Adults Shield: each and every accident is payable up to a maximum of 1,000 days of confinement.

Super Seniors Shield: is limited to one payment of the Accidental Hospital Income Benefit for each day of confinement, and is subject to a maximum of 300 days for the same confinement. (*the policy will be terminated if the maximum limit is reached.)</td></tr>
<tr><td>11. Intensive Care Unit Benefit

Applicable to:
Super Seniors Shield</td><td>We will pay an additional benefit for each day in the event that the insured is confined in an intensive care unit (ICU) due to an accidental injury, up to 300 days for the same confinement</td></tr>
<tr><td>12. Transportation Fee Subsidy

Applicable to:
Super Adults Shield</td><td>If the insured is confined in a hospital for over 3 days due to an accidental injury, and is recommended by a registered medical practitioner to receive further medical treatments or consultation after discharge, we will pay a subsidy for travelling according to the Benefits Schedule, regardless of the type of transportation used.

It is restricted to one payment per accident.</td></tr>
</table>

13. Medical Appliance Subsidy *Applicable to:* *Super Seniors Shield*	Should the insured becomes hospitalised following an accident, and is advised by a registered medical practitioner to purchase any necessary medical appliance, we will pay expenses according to the Benefits Schedule.
14. Broken Bone Cash Benefit *Applicable to:* *Super Seniors Shield*	If the insured sustains any fracture, dislocation, internal injury or third degree burn in an accident and suffers any of the covered injuries within 90 days after an accident, we will pay a lump sum benefit according to the Benefits Schedule. The benefit payable will be reduced by 50% at the end of policy year following the insured's 75th birthday.
15. Loss of Daily Living Activities Benefit *Applicable to:* *Super Seniors Shield*	If the insured is permanently unable to perform any three of the daily living activities listed below, for a continuous period of at least 6 months within 180 days after an accident, we will pay the Loss of Daily Living Activities Benefit. This benefit will be paid for the duration of the disability, up to 60 months. Daily living activities mean: • mobility • dressing • eating • continence • toileting The benefit payment shall cease when the maximum benefit period of 60 months aforesaid expires, or when the Insured reaches 80 years old, whichever is earlier.
16. Well Being Program *Applicable to:* *Super Seniors Shield*	A medical check-up will be provided annually, starting from the end of the first policy year and continuing while the policy is still in-force. Check-up items may be revised from time to time without prior notice.
17. Worldwide Emergency Assistance Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield* *Super Seniors Shield*	• 24-Hour telephone enquiry services • Emergency Medical Evacuation Arrange emergency medical transport to the nearest medical facility that is adequately equipped • Repatriation of Remains If the Insured dies during a trip, the provider will organize the repatriation of the Insured's body to the country or place of which the Insured was a permanent resident at the time the Trip commenced (being Hong Kong or Macau, as the case may be).

B. Premium

1. Premium Structure	• Male/Female: same rate • Smoker/Non-Smoker: same rate • Level but non-guaranteed • Yearly Renewable
2. Premium Term	Yearly renewable until the end of benefit term
3. Premium(HK$/ MOP)	Super Kids Shield

	Plan 1	Plan 2	Plan 3
Annually	1,123	1,544	2,389
Monthly	99	136	211

Super Adults Shield

	Plan 1	Plan 2	Plan 3
Annually	1,980	3,800	5,500
Monthly	175	336	486

Super Seniors Shield

	Plan 1	Plan 2	Plan 3
Annually	1,631	2,208	2,785
Monthly	144	195	246

4. Payment Mode	Annual / Monthly
5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	Super Kids Shield 2 – 17 Super Adults Shield 18 – 65 Super Seniors Shield 50 – 70
2. Renewal Age	Super Kids Shield Up to the policy anniversary date prior to the 24th birthday of the Insured who is still a full time student. Super Adults Shield Up to the policy anniversary date prior to the 76th birthday of the Insured. Super Seniors Shield Up to the policy anniversary date prior to the 80th birthday of the Insured.
3. Sex	Male and female
4. Region	Hong Kong and Macau
5. Currency	HK$/ MOP
6. Product Group	Accident

7. Contract Laser Print Code

Super Kids Shield

Contract	Contract Laser Print Code
Basic Contract	DCDO
Schedule of Benefit - Plan 1	DCFL
Schedule of Benefit - Plan 2	DCFM
Schedule of Benefit - Plan 3	DCFN
Worldwide Emergency Assistance – HK$/ MOP	THLP

Super Adults Shield

Contract	Contract Laser Print Code
Basic Contract	DCDP
Schedule of Benefit - Plan 1	DCFO
Schedule of Benefit - Plan 2	DCFP
Schedule of Benefit - Plan 3	DCFQ
Worldwide Emergency Assistance – HK$/ MOP	THLQ

Super Seniors Shield

Contract	Contract Laser Print Code
Basic Contract	DCDQ
Schedule of Benefit - Plan 1	DCFR
Schedule of Benefit - Plan 2	DCFS
Schedule of Benefit - Plan 3	DCFT
Worldwide Emergency Assistance – HK$/ MOP	THLR

8. Policy Number Prefix

For HK & Macau:
“M”

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>• Complete the health question under the session ‘For Accident Insurance Plans only’ in Accident & Health Insurance Application Form</td></tr>
<tr><td>2. Financial Requirements</td><td><u>Super Kids Shield</u>
Per life limit:
<table><tr><td>ADD</td><td>US$300,000/ HK$/ MOP) 2,250,000</td></tr><tr><td>AMR</td><td>US$30,000/ HK$/ MOP) 225,000</td></tr></table>The per life limit of ADD includes ADD/ ADB benefits under “M” and “P” policy(ies) and ADD of PAC rider series under “B” policy(ies).

<u>Super Adults Shield/ Super Seniors Shield</u>
• ADD:
The highest limit is subject to the Annual Income Multiples<table><tr><th>Age</th><th>Multiple</th></tr><tr><td>18 – 50</td><td>15 x annual income</td></tr><tr><td>51 - 70</td><td>10 x annual income</td></tr></table>For sum assured (per life) of ADD over US$1,000,000 and up to US$5,000,000, the Proposed Insured is required to submit income proof & LAQ / Financial Questionnaire and pass to Head of Services & Operations Department for approval.

• AMR (applicable for Super Adults Shield only):
US$50,000 (per life max issue limit)

• Super Seniors Shield:
■ Limited to 1 policy only
■ Broken Bone Cash Benefit:
◆ Total sum assured of ‘Broken Bone Cash Benefit’ for ‘Golden Shield’ + ‘Golden Shield Plus’ + Super Seniors Shield not to exceed HK$200,000
◆ Maximum issue limit per life is US$50,000 for Broken Bone Cash Benefit, including all Broken Bone benefits under “M” policy and “P” policy</td></tr>
<tr><td>3. Medical Rating</td><td>N/A</td></tr>
<tr><td>4. Nationality Rating</td><td>• Refer to the column of “PAC / IPA” under the “Nationality and Residence Rating Table”
• Not offer to PRC</td></tr>
</table>

5. Occupational Rating	<u>Super Kids Shield</u> • Full time student/ Juvenile <u>Super Adults Shield</u> • Follow occupation rate of IPA (refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 4 • For occupations which are not covered by RCC, there will not be any RCC coverage provided regardless of any extra premium paid • The case will be declined if the occupation class does not fall into class 1 – 4 <u>Super Seniors Shield</u> • Follow occupation rate of IPA (refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 3 • The case will be declined if the occupation class does not fall into class 1 – 3
6. Date Back/ Date Forward	Date Back: Not Allowed Date Forward: Not allowed
7. Application Form	**Hong Kong:** Accident & Health Insurance Application Form – OPUAIF79 **Macau:** Accident & Health Insurance Application Form – OPPAUF15
8. Key Man Insurance	N/A
9. CRS	N/A
10. FATCA	N/A

E. POS Guidelines

1. Change of Sum Assured	N/A
2. Reinstatement	120 days
3. Plan Change	<u>For HK/Macau:</u> Proposed Insured is allowed to have plan change among 3 plan levels under the same plan. **Remarks:** If the sum assured and premium are reduced after the claim amount is paid for the loss of ADD/PTD, **<u>No plan change is allowed</u>**.
4. Term Conversion	N/A
5. Change Payment Mode	Follow existing

F. Agent Compensation

1. Commission	Super Adults Shield & Super Seniors Shield 1st Year: 40.5% 2nd Year: 18.0% 3rd Year onwards: 30.0% Super Kids Shield 1st Year: 37.8% 2nd Year: 14.0% 3rd Year onwards: 30.0%
2. High Issue Age FYC Adjustment	N/A
3. Persistency	Not applicable for Life Persistency, but only applicable for PA persistency
4. Extra 10%	N/A
5. Provident Fund	N/A

G. Others

1. Proposal Generation System(PGS) – for AIA Vitality	For Super Adults Shield and Super Seniors Shield **ONLY**. Applies to the following versions： • PGS 2014 Web (PGS15.6) • PGS 2014 iPad (PSG15.6) • PGS 2014 Windows (PGS15.6)
2. PTA Number for Brochure	
a) English	PTA999403
b) Traditional Chinese	PTA999404

Appendix 2: Product Comparison of Super Kids Shield vs. Excel School Days and Super Seniors Shield vs. Golden Shield Plus

Super Kids Shield vs. Excel School Days

	Super Kids Shield	Excel School Days
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3 / 4
Issue Age	2 - 17	2 - 23
Benefit Term	Up to age 24 (the Insured must be a full time student)	Up to age 24 (the Insured must be a full time student)
Currency	HK$/ MOP	HK$
Region	Hong Kong / Macau	Hong Kong

Benefit

HK$/ MOP	Super Kids Shield	Excel School Days
Accidental Death & Dismemberment Benefit (ADD)	Plan 1: 150,000 Plan 2: 250,000 Plan 3: 500,000	Plan 1: 100,000 Plan 2: 150,000 Plan 3: 250,000 Plan 4: 500,000
Double Indemnity Benefit	Include: • Riding as a fare paying passenger in any public common carrier • As a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle • Natural Flooding / Landslide in Hong Kong or Macau • **In the elevator car (excluded elevator in mines and construction sites)** • **As a direct result of the burning of the public buildings (Theatre, public auditorium, hotel, school and hospital)** • **School activity takes place in Hong Kong / Macau**	Include: • Riding as a fare paying passenger in any public common carrier • As a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle • Flooding / Landslide in Hong Kong or Macau
Accidental Medical Expenses Reimbursement Benefit (AMR) (Per accident)	Plan 1: 25,000 Plan 2: 30,000 Plan 3: 35,000	Plan 1: 10,000 Plan 2: 25,000 Plan 3: 30,000 Plan 4: 35,000
Under AMR: Acupuncture/	<table><tr><th></th><th>Plan 1</th><th>Plan 2</th><th>Plan 3</th></tr><tr><td>Fracture</td><td colspan="3">600</td></tr></table>	For Acupuncture/ Bone-setting:

<table>
<tr><td rowspan="5">Bone-setting/
Chiropractor/
Physiotherapy</td><td rowspan="2"></td><td>7 visits | 14 visits | 21 visits</td><td rowspan="5">Fracture: 1,000
Non-fracture: 500
(per accident per Insured)</td></tr>
<tr><td>per policy year</td></tr>
<tr><td rowspan="3">Non-fracture</td><td>300</td></tr>
<tr><td>7 visits | 14 visits | 21 visits</td></tr>
<tr><td>per policy year</td></tr>
<tr><td colspan="2">Compassionate Death Benefit</td><td colspan="2">Acupuncture and/ or Bone-setting is up to 2 visits per policy year
1,000</td><td>500</td></tr>
<tr><td colspan="5">Worldwide Emergency Assistance Services</td></tr>
<tr><td colspan="2">➢ 24-hour Telephone Enquiry Services</td><td colspan="2">Included</td><td>Included</td></tr>
<tr><td colspan="2">➢ Emergency Medical Evacuation / Repatriation of Remains (Per Life Limit)</td><td colspan="2">5,000,000</td><td>N/A</td></tr>
</table>

Premium

	Super Kids Shield			Excel School Days		
Premium (HK$/ MOP)		**Annually**	**Monthly**		**Annually**	**Monthly**
	Plan 1	1,123	99	Plan 1	562	-
	Plan 2	1,544	136	Plan 2	1,123	100
	Plan 3	2,389	211	Plan 3	1,544	136
	-	-	-	Plan 4	2,389	212

Super Seniors Shield vs. Golden Shield Plus

	Super Seniors Shield	Golden Shield Plus
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3 / 4
Issue Age	50 - 70	50 - 75
Benefit Term	Up to age 80	Up to age 80
Currency	HK$/ MOP	HK$
Region	Hong Kong / Macau	Hong Kong

Benefit

HK$/ MOP	Super Seniors Shield	Golden Shield Plus
Accidental Death Benefit	Plan 1: 120,000 Plan 2: 160,000 Plan 3: 200,000	Plan 1: 80,000 Plan 2: 120,000 Plan 2: 160,000 Plan 3: 200,000
Accidental Hospital Income Benefit (per day) (up to 300 days)	Plan 1: 600 Plan 2: 900 Plan 3: 1,200	Plan 1: 300 Plan 2: 600 Plan 3: 900 Plan 4: 1,200
Intensive Care Unit Benefit (per day) (up to 300 days)	Plan 1: 600 Plan 2: 900 Plan 3: 1,200	Plan 1: 300 Plan 2: 600 Plan 3: 900 Plan 4: 1,200
Medical Appliance Subsidy	**Plan 1: 1,200 per accident** **Plan 2: 1,600 per accident** **Plan 3: 2,000 per accident**	N/A
Broken Bone Cash Benefit	Plan 1: 120,000 Plan 2: 160,000 Plan 3: 200,000	Plan 1: 80,000 Plan 2: 120,000 Plan 2: 160,000 Plan 3: 200,000
Loss of Daily Living Activities Benefit (up to 60 months)	Plan 1: 5,000 per month Plan 2: 7,500 per month Plan 3: 10,000 per month (Up to 60 months)	Plan 1: 2,500 per month Plan 2: 5,000 per month Plan 3: 7,500 per month Plan 4: 10,000 per month
Well Being Program	Include	Include
Compassionate Death Benefit	Plan 1: 1,200 Plan 2: 1,600 Plan 3: 2,000	Plan 1: 800 Plan 2: 1,200 Plan 3: 1,600 Plan 4: 2,000
Worldwide Emergency Assistance Services		
➢ 24-hour Telephone Enquiry Services	Included	Included
➢ Emergency Medical Evacuation / Repatriation of	5,000,000	N/A

HK$/ MOP	Super Seniors Shield	Golden Shield Plus
Remains (Per Life Limit)		

Premium

	Super Seniors Shield			Golden Shield Plus		
Premium (HK$/ MOP)		**Annually**	**Monthly**		**Annually**	**Monthly**
	Plan 1	1,631	144	Plan 1	1,054	92
	Plan 2	2,208	195	Plan 2	1,631	144
	Plan 3	2,785	246	Plan 3	2,208	195
	-	-	-	Plan 4	2,785	246

Appendix 3: Mapping in Financial Needs Analysis Form

Suitability Assessment

Question			**Super Kids Shield* Super Adults Shield* Super Seniors Shield***
C1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	Providing regular income in the future (e.g. retirement income, etc.)	
	D	Saving up for the future (e.g. child education, retirement, etc.)	
	E	Investment	
	F	Others (e.g. business/ keyman insurance, Premium Waiver etc.) Please specify: _____	
C2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	Insurance product with investment elements (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	Insurance product with investment elements (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify) _____	
C3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		
C4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		
C5	Count Additional Level of Life Protection Needed?		N/A
	Common Report Standard		Y

* ✓ refers to the choices that can be mapped to apply the product

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)

From: Felix Fung

Copy: Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen/ Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs /BDEs / All Section Heads of BTDD /Call Centre

Dept: Product Strategy and Management

ROAD TO AGENCY
掌握科技 智創未來

Date: 20 June 2017

Total page: 6 pages + enclosures

Subject: (Ref : A170634) **推出「童年意家保」/ 「盛年意家保」/ 「豐年意家保」**
The Launch of Super Kids Shield / Super Adults Shield/ Super Seniors Shield

我們會於 **2017 年 6 月 30 日(首個申請日期)**推出全新個人意外保險系列，此為針對人生不同階段的需要而設，包括：

	目標客戶	**「AIA Vitality 健康程式」**
「童年意家保」	適合 2 – 17 歲的小朋友和青少年	
「盛年意家保」	適合 18 – 65 歲的成年客戶	✓
「豐年意家保」	適合 50 – 70 歲的成年客戶	✓

此三款產品將會代替部份現行的個人意外產品*(有關產品將會於 6 月 29 日停售，詳情請參閱通告 A170557)*，為人生不同的階段毫不間斷地提供適切的保障。新產品具有以下的特色：

1. 「童年意家保」

以現行的「寶保樂」為藍本，

- 「雙倍利益賠償」更特別加入學生參與學校活動時發生意外的一項
- **新增**緊急醫療運送及遺體運返
- **提升了產品的保障項目，但年繳保費維持不變**

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2. 「盛年意家保」

除了提供個人意外保險的主要保障外(即包括「意外死亡及斷肢賠償」、「意外醫療費用賠償」及「意外住院現金賠償」等)，更**特設**以下**全新意外保障**，令客戶在康復路上獲得更全面的保障

- 心理輔導
- 交通津貼

3. 「豐年意家保」

以現行的「特級黃金歲月保障計劃」為藍本，

- **新增**醫療器材津貼
- **新增**緊急醫療運送及遺體運返
- **提升了產品的保障項目，但年繳保費維持不變**

4. 意外醫療費用賠償

更清晰明確地列出跌打、針灸、物理治療或脊醫治療的賠償：

	最高保障額（港元 / 澳門幣）	
產品(例如)	盛年意家保 童年意家保	現有個人意外保障產品
脊椎治療/ 物理治療	每保單年度: • 骨折: 每次 600 每保單年度最多 7 / 14 / 21 次診症 [1] • 非骨折: 每次 300 每保單年度最多 7 / 14 / 21 次診症 [1]; **針灸/ 跌打** 只限每個保單年度最多 2 次診症	受限於「意外醫療費用賠償」的保額 [2]
針灸/ 跌打		每受保人於每次意外 [3]: • 骨折: 每次 1,000 • 非骨折: 500

1 診症次數是根據所選的保障級別而定
2 不包括「意選保」
3 不包括「豐逸行」

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

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Memo

We are about to launch a series of personal accident plans on **30 June 2017 (the first application date)** in order to provide different coverage at different stages of life, including:

	Target Customer	AIA Vitality
Super Kids Shield	for the kids and juvenile who are aged 2 to 17	
Super Adults Shield	for the one who is aged 18 – 65	✓
Super Seniors Shield	for the one who is aged 50 – 70	✓

These three products will replace some current products to continuously provide appropriate protection (the products will be closed on 29 June 2017. Please refer to the memo A170557 for details). Below are the new products highlights:

1. **Super Kids Shield**
   Revamped from *Excel School Days:*
   - Specially add one condition into "Double Indemnity Benefit" that it will cover the student when he participates school activity
   - **Add** Emergency Medical Evacuation and Repatriation of Remains
   - **The product features are enhanced but the annual premium remains unchanged**

2. **Super Adults Shield**
   Not only provide the core benefits of personal accident insurance (i.e. "Accidental Death and Dismemberment Benefit", "Accidental Medical Expenses Reimbursement Benefit" and "Accidental Hospital Income Benefit" etc.), but also **provide a brand new accident coverage** in order to provide protection during rehabilitation.
   - Psychological Counselling Services
   - Transportation Fee Subsidy

3. **Super Seniors Shield**
   Revamped from *Golden Shield Plus:*
   - **Add** Medical Appliance Subsidy
   - **Add** Emergency Medical Evacuation and Repatriation of Remains
   - **The product features are enhanced but the annual premium remains unchanged**

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4. Accidental Medical Expenses Reimbursement Benefit

Clearly list out the benefit of bone-setting, acupuncture, physiotherapy and chiropractic treatment:

	Maximum Coverage（HK$/ MOP）	
Product	Super Kids Shield Super Adults Shield	Current PA products
Chiropractic treatment/ Physiotherapy	Per policy year: • Fracture: 600 per visit 7 / 14 / 21 visits per policy year[1] • Non-fracture: 300 per visit 7 / 14 / 21 visits per policy year[1]; **Acupuncture/ Bone-setting:** 2 visits per policy year	Subject to the sum assured of AMR[2]
Acupuncture/ Bone-setting		Per accident per insured[3]: • Fracture: 1,000 • Non-fracture: 500

1 Subject to the selected plan
2 Exclude Essential Protector
3 Exclude Grand VIP

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2017 年 6 月 30 日起開始送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2017 年 6 月 30 日起開始送抵香港及澳門各營業辦事處 • 產品簡介編號 - 英文：PTA999403 - 繁體中文：PTA 999404
建議書系統 PGS2014 (15.6 版本)	有關 15.6 版本的詳細安排，將會由產品策劃部另函通知： 通告(香港/澳門)：A170635
保單契約	可於 2017 年 6 月 30 日登入 Contract Library 下載

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Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 30 June 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 30 June 2017
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 30 June 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 30 June 2017 • PTA number for Brochure: - English: PTA 999403 - Traditional Chinese: PTA 999404
PGS2014 (version 15.6)	Detailed arrangements regarding the release of version 15.6 will be sent out in a separate memo issued by Product Strategy and Management Department Memo reference number (Hong Kong/ Macau): A170635
Policy Contract	Available at Contract Library on 30 June 2017

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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Introduction

Protect the most precious – your family

Accidents can happen at any stage in life. Accidents can be fatal or cause a serious injury that prevents you or your family from working for a period of time, resulting in a loss of income.

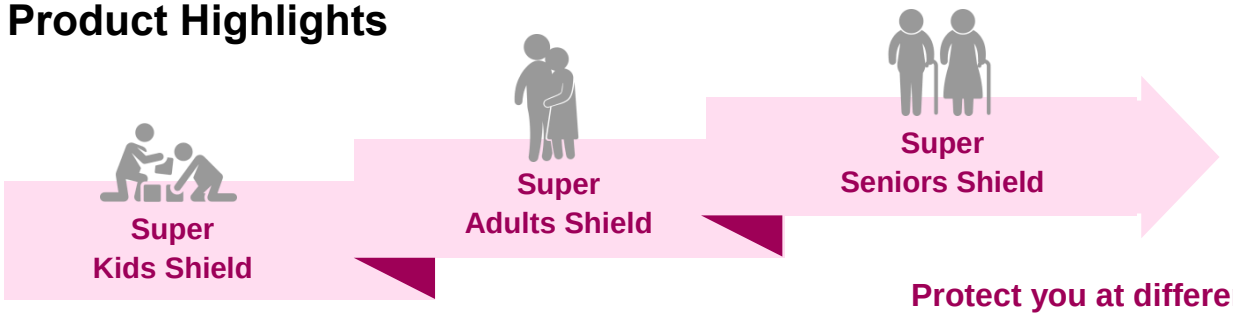


To ease the potential financial burden on you or your family due to an accident, we have designed a brand new series of accident protection insurance products. ***Super Shield Series*** comes with a comprehensive selection of benefits that tailored for our customers at different stages of life.

Here are some reasons why our customers shall choose our ***Super Shield Series***:

- One series consists of wide range of accident protection that caters the needs of our customers and their family (age 2 - 80)
- Benefits are specially tailored to the needs of our customers at different stages of life
- Financial support in event of disablement or dismemberment
- Each product in the series consists of three plan levels to choose from, making it easy for our customers to budget flexibly.

II. Product Highlights



Protect you at different stage in life

What you need to know about this new accident insurance product series:

- Super Adults Shield provides **the higher coverage amounts** for the followings in the market *:

	Maximum Coverage (HK$/ MOP)	
Benefit	Super Adults Shield	Market *
Accidental Death & Dismemberment	**2,250,000**	1,000,000 - 2,000,000
Accidental Hospital Income	**900 per day**	200 per day (500 – 1,000 days)[#]

** For details, please refer to the Market Comparison in the appendix (p. 17 – 27).*
[#]BluX Croxx provides relatively higher coverage amount but it requires to pay extra premium and is subject to the occupational class while Super Adults Shield provides a unique premium within occupational class 1 – 4.

- Super Kids Shield ― **Enhanced features** from Excel School Days **with same premium**.
(NEW: School activity, riding in a passenger-carrying elevator, and injured in fire in a public building are now covered under Double Indemnity Benefit)

- Super Seniors Shield ― **Enhanced features** from Golden Shield Plus **with same premium**.
(NEW: Medical appliance subsidy is provided)

- Super Kids Shield / Super Adults Shield ― **New rules** applied on Accidental Medical Expenses Reimbursement Benefit (AMR):

	New practice	Previous practice
	Maximum Coverage (HK$/ MOP)	
Products (e.g.)	Super Adults Shield Super Kids Shield	Current PA products
Chiropractic treatment / Physiotherapy	Per policy year: • Fracture: 600 per visit • (7 / 14 / 21 visits* per policy year) • Non-fracture: 300 per visit (7 / 14 / 21 visits* per policy year; for bone-setting/ acupuncture: 2 visits per policy year)	Subject to the sum assured of AMR (exclude Essential Protector)
Acupuncture / Bone-setting		Per accident per insured: • Fracture: 1,000 • Non-fracture: 500 (exclude Grand VIP)

For details, please refer to the benefits schedules in Benefits Explained (p. 8 – 9).
** The maximum number of visits per policy year is subject to the plan selected.*

Good News!

Inclusion of Super Shield Series into AIA Vitality Series

Determined to Excel

The inclusion of "Super Shield Series" into "AIA Vitality Series" allows non-medical and critical illnesses plans' insured who are aged above 18, to apply for AIA Vitality membership upon subscription to "Super Adult Shield" or "Super Seniors Shields", and enjoy first year 10% premium discount and an array of rewards and offers.

Super Shield Series X AIA Vitality

A Catalyst to New Business

1 No Health Declaration is needed for subscription of "Super Adult Shield" / "Super Seniors Shields"

That implies, health impaired segment, who may not be qualified for medical and critical illnesses plans subscription, is able to join AIA Vitality, and enjoy healthy living with an array of benefits.

2 AIA Vitality

Product Cross-selling Ratio

The ratio for AIA Vitality Members is 25% higher than other customers



Information source: AIA internal data. Customers who newly joined AIA from Oct 1, 2015 to May 31, 2017 are the base of this analysis. This is a month-on-month tracking for success product cross-sell during the first 12 months upon joining AIA, breakdown by Vitality membership status.

Benefits at a Glance

	Super Kids Shield	Super Adults Shield	Super Seniors Shield
Insured's Age at Policy Issue (Age)	2-17	18-65	50-70
Accidental Death, Dismemberment, Disability			
Accidental Death & Dismemberment Benefit	✔	✔	
Accidental Death Benefit			✔
Permanent Total Disability Benefit		✔	
Psychological Counselling Services		✔	
Double Indemnity Benefit	✔ **(Enhanced)**	✔	
Compassionate Death Benefit	✔	✔	✔
Accidental Medical Expenses, Daily Incomes			
Accidental Medical Expenses Reimbursement Benefit	✔	✔	
Accidental Hospital Income Benefit		✔	✔
Transportation Fee Subsidy		✔	
Medical Appliance Subsidy			✔ **(New)**
Intensive Care Unit Benefit			✔
Other			
Broken Bone Cash Benefit			✔
Loss of Daily Living Activities Benefit			✔
Well Being Program			✔
Worldwide Emergency Assistance Services	✔	✔	✔

- Including emergency medical evacuation and repatriation of remains **(New)**
- 24-hour worldwide assistance services

III. Benefits

A Super Adults Shield *K Super Kids Shield* *S Super Seniors Shield*

Accidental Death, Dismemberment & Disability Protection



Accidental Death & Dismemberment Benefit

A K

If the insured passes away or sustains any covered injury occurs **within 180 days** after an accident, we will pay a lump sum Accidental Death & Dismemberment Benefit according to the Benefits Schedule for Accidental Death & Dismemberment Benefit to help manage expenses.

This benefit will not be payable for any disability arising from a covered injury for which the Permanent Total Disability Benefit is payable, and vice versa.



Accidental Death Benefit

S

If the insured dies due to an accident **within 180 days** after the accident, we will pay an Accidental Death Benefit amount equal to the sum assured of the selected plan.



Permanent Total Disability Benefit

A

If the insured becomes totally and permanently disabled **within 180 days** after an accident, and with such diagnosed disability has continued for **6 months consecutively**, we will pay a Permanent Total Disability Benefit of:

1% of the sum assured monthly,
starting from the 7th month after diagnosis,
up to 100 months (while disability continues)

This benefit will not be payable for any disability arising from a covered injury for which the Accidental Death & Dismemberment Benefit is payable, and vice versa.



Psychological Counselling Services

A

If the insured and/or any of his immediate family members receive any psychological counselling by Registered Clinical Psychologist or a Registered Psychiatrist after sustaining an accidental injury or disability under the Accidental Death & Dismemberment Benefit / Permanent Total Disability Benefit, we will reimburse the necessary psychological counselling expenses according to the Benefits Schedule of Super Adults Shield.

Double Indemnity Benefit

A K

In the unfortunate event of death, dismemberment or permanent total disability due to an accident related to any of the following, we will

double the compensation where the insured was:

a fare-paying passenger
traveling on marine, land or air public transportation
(e.g. ferry, bus, coach, train / MTR, taxi or airplane and etc.)

riding in a passenger-carrying elevator
(excluding elevators of a mine or construction site)

injured in fire
in a theatre, public auditorium, hotel, school or hospital only

a pedestrian
injured in a traffic accident and / or struck by any motor-driven / powered vehicle

injured in **natural flooding / landslide**
in Hong Kong or Macau

Additionally for Super Kids Shield,

a full-time student
below the age of 24 injured in a school activity taking place in Hong Kong or Macau

Compassionate Death Benefit

A K S

Should the worst happen and the insured passes away, we will pay the beneficiary the Compassionate Death Benefit in a lump sum, up to:

HK$ /MOP 10,000 per life
for all such policies held with us

Accidental Medical Expenses, Daily Incomes

Accidental Medical Expenses Reimbursement Benefit

A K

If the insured sustains a covered accidental injury, we will reimburse reasonable and customary medical expenses incurred **within 52 weeks** after the accident, up to the maximum limit per accident for the insured.

A range of medicines, treatments and services are covered (on a medically necessary basis), including but not limited to:

- bone-setting;
- acupuncture;
- physiotherapy; and
- chiropractic treatment

*Please refer to “II. Product Highlights” about the rule of claim on bone-setting , acupuncture, physiotherapy and chiropractic treatment.



Accidental Hospital Income Benefit

A S

If the insured is confined in a hospital as a result of suffering a covered accidental injury, we will pay a daily income benefit.

If the confinement occurs outside of the covered countries or places, the benefit payable will be:

- reduced by 50%
- up to US$60 / HK$480 per day of confinement for all policies held with us
- cover up to 90 days of confinement per each covered injury

In addition, we will also provide:

- **Transportation Fee Subsidy**
  for Super Adults Shield only
  If the insured is confined in a hospital for over 3 days and is recommended by a registered medical practitioner to receiver further medical treatment or consultation, regardless of the type of transportation used.

- **Medical Appliance Subsidy**
  for Super Seniors Shield only
  If the insured is confined in a hospital and is recommended by a registered medical practitioner on medically necessary basis to purchase medical appliance.



Intensive Care Unit Benefit

S

We will pay an additional benefit for each day during which the insured is confined in an intensive care unit (ICU) due to a covered accidental injury, **up to 300 days** for the same confinement.

If the confinement occurs outside of the covered countries or places, no benefit will be payable.

Covered countries or place include:

Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Australia, New Zealand, Canada, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

Other



Broken Bone Cash Benefit

If the insured sustains any fracture, dislocation, internal injury or third degree burn in an accident and suffers any of the covered injuries **within 90 days** after an accident, we will pay a lump sum benefit according to the Benefits Schedule for the Broken Bone Cash Benefit to help manage expenses:

If the insured sustains more than one item of injury under any of the same category in the schedule of injuries:

a. the benefit amount payable under that category shall be the highest percentage of the sum assured corresponding to the relevant injury
b. the maximum benefit amount payable for the injuries of the same accident shall not exceed 100% of the sum assured

- Each injury as stated in the benefit schedule shall be payable once in life of the insured.
- The benefit payable which is stated on the Policy Information Page or any endorsement will be reduced by 50% at the end of policy year following the insured's 75th birthday.
- For any covered fracture due to osteoporosis or pathological fracture, benefits will be payable only when the diagnosis is first known at the time of accident. Thereafter, no further indemnity under this part in respect of any fracture as stated in the Schedule of Injuries shall be payable.

Example:

If the insured sustains multiple fractures and one compound fractures of Pelvis and multiple fractures of Thigh from an accident. Then, he can get:

- Pelvis: **60%** from "Multiple fractures and one compound fracture" ONLY , but not 30% from "All other compound fractures"; and
- Thigh: **15%** of "Multiple fractures"

Total claim amount: **75% of sum assured** (60% + 15%)

Schedule of injuries:

Fractures of:	% of sum assured
Pelvis (excluding thigh and coccyx)	
• **Multiple fractures and one compound fracture**	**60%**
• All other compound fractures	30%
• Multiple fractures	15%
• All other fractures	12%
Thigh	
• Multiple fractures and one compound fracture	30%
• All other compound fractures	24%
• **Multiple fractures**	**15%**
• All other fractures	12%

Loss of Daily Living Activities Benefit

S

If the insured is permanently unable to perform any three of the daily living activities (i.e. mobility / dressing / eating / continence / toileting), for a continuous period of at least 6 months within 180 days after an accident, we will pay the Loss of Daily Living Activities Benefit by monthly. The benefit will be paid for the duration of the disability, up to 60 months.

Psychiatric related causes are excluded.

Well Being Program

S

A medical check-up will be provided annually, starting from the end of the first policy year.

Check-up items may be revised from time to time without prior notice.

Worldwide Emergency Assistance Services

A K S

If the insured is a permanent resident of Hong Kong or Macau, we offer emergency assistance services to the insured anywhere in the world, including:

- Emergency medical evacuation and repatriation of remains
  (per life limit up to HK$ / MOP 5,000,000)
- 24-hour worldwide telephone enquiry services

Q & A Section

(For Super Adults Shield / Super Kids Shield)

Q: Will my policy be still in-force when ADD or PTD is being paid?

A: The policy will be still in-force until the benefit paid of ADD and / or PTD reaches 100% of sum assured.

The premium will be reduced when the sum assured of ADD or PTD and AMR (if applicable) is reduced after any ADD or PTD benefit has been paid each time.

(For Super Adults Shield / Super Kids Shield)

Q: Is there any limitation apply on the Accidental Medical Expenses Reimbursement Benefit (AMR)?

A: There are limitations applicable to acupuncture / bone-setting / chiropractic treatment and physiotherapy. For details, please refer to “New rules applied on AMR” at *Product Highlight*. (p.2)

(For Super Seniors Shield)

Q: What are the medical check-up items under Well Being Program?

A: Insured may choose 2 out of the following 9 items for each medical check-up:

Screening	Tests Items
Arthritis Screening	Rheumatoid Factor (R.A. Factor)
Osteoporosis	Calcium, T
Gout Screening	Uric Acid
Coronary Risk Screening	Cholesterol, Total
Diabetics Screening	Glucose
Liver Function	SGPT /ALT
Liver Function	SGOT/ AST
Renal Function	Creatinine
Renal Function	Urea

Benefits Schedule of Super Kids Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	150,000	250,000	500,000
2. Double Indemnity Benefit	150,000	250,000	500,000
3. Compassionate Death Benefit	1,000	1,000	1,000
Accidental Medical Expenses, Daily Incomes			
4. Accidental Medical Expenses Reimbursement Benefit	25,000 per accident	30,000 per accident	35,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
Other			
5. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,123	1,544	2,389
Monthly	99	136	211

Benefits Schedule of Super Adults Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death & Dismemberment Benefit	750,000	1,500,000	2,250,000
2. Permanent Total Disability Benefit	750,000	1,500,000	2,250,000
3. Double Indemnity Benefit	750,000	1,500,000	2,250,000
4. Compassionate Death Benefit	5,000	5,000	5,000
5. Psychological Counselling Services (subject to 1 visit per day)	300 per visit (20 visits per accident)	600 per visit (20 visits per accident)	900 per visit (20 visits per accident)
Accidental Medical Expenses, Daily Incomes			
6. Accidental Medical Expenses Reimbursement Benefit	15,000 per accident	30,000 per accident	45,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
7. Accidental Hospital Income Benefit	300 per day per accident (up to 1,000 days)	600 per day per accident (up to 1,000 days)	900 per day per accident (up to 1,000 days)
8. Transportation Fee Subsidy	300 per accident	600 per accident	900 per accident
Other			
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,980	3,800	5,500
Monthly	175	336	486

Benefits Schedule of Super Seniors Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment & Disability Protection			
1. Accidental Death Benefit	120,000	160,000	200,000
2. Compassionate Death Benefit	1,200	1,600	2,000
Accidental Medical Expenses, Daily Incomes			
3. Accidental Hospital Income Benefit	600 per day (up to 300 days)	900 per day (up to 300 days)	1,200 per day (up to 300 days)
4. Intensive Care Unit Benefit	600 per day (up to 300 days)	900 per day (up to 300 days)	1,200 per day (up to 300 days)
5. Medical Appliance Subsidy	1,200 per accident	1,600 per accident	2,000 per accident
Other			
6. Broken Bone Cash Benefit	120,000 per accident	160,000 per accident	200,000 per accident
7. Loss of Daily Living Activities Benefit	5,000 per month (up to 60 months)	7,500 per month (up to 60 months)	10,000 per month (up to 60 months)
8. Well Being Program	Included	Included	Included
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included

Premium Table

	Premium (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Annually	1,631	2,208	2,785
Monthly	144	195	246

Benefits Schedule for Accidental Death & Dismemberment Benefit

Injury	% of the Sum Assured
1. Loss of life	100%
2. Permanent total loss of sight of both eyes	100%
3. Permanent total loss of sight of one eye	100%
4. Loss of or the permanent total loss of use of two limbs	100%
5. Loss of or the permanent total loss of use of one limb	100%
6. Loss of speech and hearing	100%
7. Permanent and incurable insanity	100%
8. Permanent total loss of hearing of	
a. both ears	75%
b. one ear	25%
9. Loss of speech	50%
10. Permanent total loss of the lens of one eye	50%
11. Loss of or the permanent total loss of use of four fingers and thumb of	
a. right hand	70%
b. left hand	50%
12. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
13. Loss of or the permanent total loss of use of one thumb	
a. both right joints / one right joint	30% / 15%
b. both left joints / one left joint	20% / 10%
14. Loss of or the permanent total loss of use of fingers	
a. three right joints / two right joints / one right joint	10% / 7.5% / 5%
b. three left joints / two left joints / one left joint	7.5% / 5% / 2%
15. Loss of or the permanent total loss of use of toes	
a. all-one foot	15%
b. great-both joints	5%
c. great-one joint	3%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5cm	7.5%
18. Third-degree burns	
Area — Damage as a percentage of total body surface area	
a. Head — equals to or greater than 8%	100%
equals to or greater than 5% but less than 8%	75%
equals to or greater than 2% but less than 5%	50%
b. Body — equals to or greater than 20%	100%
equals to or greater than 15% but less than 20%	75%
equals to or greater than 10% but less than 15%	50%

If the insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

Schedule of Injuries for Broken Bone Cash Benefit

Injury Category			% of the Sum Assured
1.	**Fractures of pelvis (excluding thigh and coccyx)**		
	a. multiple fractures and one compound fracture		60%
	b. all other compound fractures		30%
	c. multiple fractures		15%
	d. all other fractures		12%
2.	**Fractures of thigh**		
	a. multiple fractures and one compound fracture		30%
	b. all other compound fractures		24%
	c. multiple fractures		15%
	d. all other fractures		12%
3.	**Fractures of lower leg, skull, clavicle, ankle, upper and lower arm, wrist**		
	a. multiple fractures and one compound fracture		24%
	b. all other compound fractures		15%
	c. multiple fractures		12%
	d. depressed fracture of the skull needing surgical intervention		8%
	e. all other fractures		6%
4.	**Fractures of shoulder blade, knee cap, sternum, hand (excluding fingers and wrist), foot (excluding toes and ankle)**		
	a. all compound fractures		12%
	b. all other fractures		6%
5.	**Fractures of spinal column (cervical, thoracic and lumbar vertebrae but excluding coccyx)**		
	a. all compression fractures		12%
	b. all spinous process, transverse process or pedicle fractures		12%
	c. all other vertebral fractures		6%
6	**Fractures of lower jaw**		
	a. multiple fractures and one compound fracture		15%
	b. all other compound fractures		12%
	c. multiple fractures		10%
	d. all other fractures		5%
7.	**Fractures of rib or ribs, cheekbone, coccyx, upper jaw, nose, toe or toes, finger or fingers**		
	a. multiple fractures and one compound fracture		10%
	b. all other compound fractures		8%
	c. multiple fractures		5%
	d. all other fractures		3%
8.	**Dislocations requiring surgery under general anesthesia**		
	spine (excluding slipped disc) / hip / knee		50% / 30% / 15%
	wrist or elbow / ankle, shoulder blade or collar bone / fingers, toes, or jaw		12% / 6% / 3%
9.	**Internal injuries (excluding hernia)**		
	resulting in open abdominal or thoracic surgery (including the heart)		15%
10.	**Third-degree burns**		
	Area	Damage as a percentage of total body surface area	
	a. Head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
	b. Body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

Remark:

A fracture means where a bone is broken completely across. When more than one fracture is found in the same bone, it is regarded as multiple fractures. In addition, when a bone breaks the skin, it is defined as a compound fracture. When a fracture involves crushing of body of vertebral column, it is defined as a compression fracture.

IV. Illustrative Examples

（The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.）

Case Study 1



Mr. Wan
(Age 37, Male)
Policy owner

Mr. Wan successfully applies accident insurance for himself and his family:



Super Shield Series *(HK$)*	Adults **Plan 1**	Adults **Plan 1**	Kids **Plan 2**
ADD sum assured	750,000	750,000	250,000
AMR sum assured	15,000	15,000	30,000
AHI (per day)	300	300	-
Annual premium	**1,980**	**1,980**	**1,544**

They were diagnosed with …		Hospital stay
Mr. Wan	Loss of use of one leg	17 days
His wife	A fractured leg with established non-union	11 days
His son	Loss of use of dominant hand	13 days

In the unfortunate event when…

Mr. Wan and his family got into a traffic accident while they were on a bus during their trip.

Following benefits will be provided to Mr. Wan and his family.

The claim amounts that Mr. Wan receives would be …

In the currency of HK dollar:	Mr. Wan Actual Expense	Mr. Wan Claimed		His wife Actual Expense	His wife Claimed		His son Actual Expense	His son Claimed
ADD								
Compensation for loss of use of one leg	---	750,000						
Compensation for fractured leg with established non-union				---	75,000			
Compensation for loss of use of dominant hand							---	175,000
Double Indemnity Benefit Accident incurred when the insureds are fare-paying passengers	---	750,000		---	75,000		---	175,000
Psychological Counselling Service @ $900 per visit x 5 times	4,500	1,500	(a)				4,500	1,500
AMR								
Hospital stay	11,900	11,900		7,700	7,700		9,100	9,100
Medical consultation @ $250 per visit x 5 times	1,250	1,250		1,250	1,250		1,250	1,250
Physiotherapy @ $500 per visit x 8 times				4,000	3,500	(c)		
Accidental Hospital Income Benefit	---	5,100	(b)	---	3,300	(d)		
Transportation Fee Subsidy	---	300		---	300			
Actual Expenses Total	17,650			12,950			14,850	
Claimed Total		**1,520,050**			**166,050**			**361,850**

Therefore, Mr. Wan and his family would receive a total claim amount of **HK$ 2,047,950** from their policies to cover their medical expenses incurred from the accident and to compensate for their losses and fractures with double benefits.

Explanations	
(a)	The maximum payable limit for psychological counselling services in the plan Mr. Wan has selected is HK$ 300 per visit, and up to 20 visits per accident. Therefore, the maximum amount payable for psychological counselling services in respect to this accident is: **= HK$ 300 x 5 = HK$1,500** The remaining expense amount of HK$ 3,000 will be paid by Mr. Wan himself. In case his son needs any psychological counselling service, as he is an immediate family member of Mr. Wan, we will also pay for his necessary expenses (subject to the limit set in the plan Mr. Wan has selected): **= HK$ 300 x 5 = HK$1,500** See: Psychological Counselling Services
(b)	According to the benefits schedule of the selected plan for Mr. Wan, the total of daily income to be provided for his hospital stay is: **= HK$ 300 x 17 days = HK$ 5,100** See: Accidental Hospital Income Benefit
(c)	The maximum payable limit for physiotherapy related to fracture injuries is HK$ 600 per visit, and up to 7 visits per policy year (Plan 1). Therefore, the maximum amount payable for physiotherapy of Mr. Wan's wife is: **= HK$ 500 x 7 = HK$3,500** The remaining expense amount of HK$ 500 will be paid by Mr. Wan himself. No further reimbursement will be provided for acupuncture / bone-setting / chiropractic treatment / physiotherapy in that policy year. See: Accidental Medical Expenses Reimbursement Benefit
(d)	According to the benefits schedule of the plan that Mr. Wan has selected for his wife, the total of daily income to be provided for the hospital stay of his wife is: **= HK$ 300 x 11 days = HK$ 3,300** See: Accidental Hospital Income Benefit

（The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.）

Case Study 2



Ms. Kong
(Age 35, Female)
Policy owner

Ms. Kong successfully applies accident insurance for herself and her parents:



Super Shield Series *(HK$)*	Adults **Plan 1**	Seniors **Plan 2**	Seniors **Plan 2**
ADD sum assured	750,000	---	---
AD sum assured	---	160,000	160,000
AMR (per accident)	15,000	---	---
AHI (per day)	300	900	900
Broken Bone Cash Benefit sum assured	N/A	160,000	160,000
Annual premium	**1,980**	**2,208**	**2,208**

They were diagnosed with …

		Hospital stay	ICU
Ms. Kong	Superficial wounds only	0 day	----
Her father	Multiple fractures of pelvis with a bone break the skin. He was seriously injured and permanently unable to walk, dress up and go to toilet by himself. (Wheelchair is required)	30 days *including the stay at ICU*	4 days
Her mother	Multiple fractures on lower leg. (Walking frame is required)	15 days	----

In the unfortunate event when…

Ms. Kong and her parents got hit by a car while they were crossing the road.

Following benefits will be provided to Ms. Kong and her parents.

The claim amounts that Ms. Kong receives would be …

In the currency of HK dollar:	Ms. Kong Actual Expense	Ms. Kong Claimed		Her father Actual Expense	Her father Claimed		Her mother Actual Expense	Her mother Claimed	
AMR									
Hospital stay	900	900		30,000		(e)	13,500		(e)
Medical consultation	1,150	1,150		2,500		(e)	2,000		(e)
Accidental Hospital Income Benefit	---	---		---	27,000	(f)	---	13,500	(k)
Intensive Care Unit Benefit				---	3,600	(g)			
Medical Appliance Subsidy				4,000	1,600	(h)	300	300	
Broken Bone Cash Benefit				---	96,000	(i)	---	19,200	(l)
Loss of Daily Living Activities Benefit					450,000	(j)			
Actual Expenses Total	2,050			36,500			15,800		
Claimed Total		**2,050**			**578,200**			**33,000**	

Therefore, Ms. Kong and her parents would receive a total claim amount of **HK$613,250** from their policies to cover their medical expenses incurred from the accident and to compensate for their losses and fractures.

Explanations	
(e)	Accidental Medical Expenses Reimbursement Benefit (AMR) is available in Super Adults Shield and Super Kids Shield only.
(f)	According to the benefits schedule of the plan that Ms. Kong has selected for her father, the total of daily income to be provided for the hospital stay of her father is: **= HK$ 900 x 30 days = HK$ 27,000** See: Accidental Hospital Income Benefit
(g)	According to the benefits schedule of the plan that Ms. Kong has selected for her father, the total of daily income to be provided for the stay of her father in ICU is: **= HK$ 900 x 4 days = HK$ 3,600** See: Intensive Care Unit Benefit
(h)	The maximum payable limit for medical appliance subsidy in the plan Ms. Kong has selected is HK$ 1,600 per accident. The remaining expense amount of HK$ 2,400 will be paid by Ms. Kong herself. See: Medical Appliance Subsidy
(i)	According to the *Schedule of Injuries for Broken Bone Cash Benefit* in the plan that Ms. Kong has selected for her father, compensation for multiple fractures of pelvis with one compound fracture (i.e. a bone breaks the skin) is: **= Sum assured (Broken Bone Cash Benefit) x 60%** **= HK$160,000 x 60%** **= HK$ 96,000** See: Broken Bone Cash Benefit
(j)	The maximum payable limit for Loss of Daily Living Activities Benefit in the plan that Ms. Kong has selected for her father is HK$ 7,500 per months, and up to 60 months. Since Mrs. Kong's father is permanently unable to walk, the benefit to be provided for the loss of her father is: **= HK$ 7,500 x 60 months = HK$ 450,000** See: Loss of Daily Living Benefit
(k)	According to the benefits schedule of the plan that Ms. Kong has selected for her mother, the total of daily income to be provided for the hospital stay of her mother is: **= HK$ 900 x 15 days = HK$ 13,500** See: Accidental Hospital Income Benefit
(l)	According to the *Schedule of Injuries for Broken Bone Cash Benefit* in the plan that Ms. Kong has selected for her mother, compensation for multiple fractures on lower leg is: **= Sum assured (Broken Bone Cash Benefit) x 12%** **= HK$160,000 x 12%** **= HK$ 19,200** See: Broken Bone Cash Benefit

V. Market Analysis

A. Main Analysis

Compared to the major competitors in the market regarding different life segment, *Super Kids Shield, Super Adults Shield and Super Seniors Shield* have the following advantages. Please refer to the analysis in this chapter and "Comparison on Product Features & Premium" for more details.

Accidental Medical Expenses Reimbursement Benefit
(Applicable for Super Kids Shield / Super Adults Shield)

- Each market players have applied limitation on the Bone-setting, Acupuncture, Physiotherapy and Chiropractic treatment. *Super Kids Shield and Super Adults Shield* have provided highest benefit amount among the competitors.

Currency: HK$	**AIA**	**ManX**	**ZurX**	**PruX**	**BluX Croxx**
Product	**Super Kids Shield Super Adults Shield**	**PerX Accident Plan**	**PAMulX Personal Accident**	**PRXchoice Personal Accident Plus+**	**PerX AccidentSafx Insurance**
Bone-setting / Acupuncture	Plan 1: • Fracture: HK$600/ visit, 7 visits/ policy year • Non-fracture: HK$300/ visit, 7 visits/ policy year (for Bone-setting/ Acupuncture: 2 visits) The no. of visit for: • Plan 2: 14 • Plan 3: 21	HK$600 per accident, limited to once per day	<u>Bone-setting / Acupuncture / Chiropractic</u> HK$150 per visit, 5 visits per accident <u>Physiotherapy</u> HK$500 per visit per day, 4 visits per accident	HK$500 per accident	<u>Bone-setting</u> HK$200 per visit <u>Acupuncture</u> HK$300 per visit
Physiotherapy / Chiropractic		HK$300 per accident		Up to 100% of AMR	<u>Physiotherapy</u> HK$500 per visit
Cap at policy year	Yes	Yes	Yes	-	Yes
- affected treatment	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	• *Bone-setting* • *Acupuncture* • *Physiotherapy* • *Chiropractic*	-	• *Bone-setting* • *Acupuncture* • *Physiotherapy*

- total no. of visit	Plan 1: 7 Non-fracture for Bone-setting/ Acupuncture: 2 visits/ policy year	-	*Bene-setting/ Acupuncture* Physiotherapy: 5 visits/ accident Chiropractic: 4 visits/ accident	-	6 visits and 1 visit per day per accident
- total benefit amount	**Plan 1: Fracture: HK$4,200 Non-fracture: HK$2,100**	**10% of AMR Sum Assured / policy year**	**HK$2,000**	**-**	**HK$3,000**

Super Kids Shield vs. ZurX

- *Super Kids Shield* offers 3 plan levels which is more than ZurX so the customer has more choices to select the plan which match his need.
- The benefit amount of AMR of *Super Kids Shield* is higher than ZurX with the range from HK$25,000 to HK$35,000.

Super Adults Shield vs. market competitors

- Only provider of *"Transportation Fee Subsidy"* in the market.
- For Psychological Counselling Services, *Super Adults Shield* provides the highest total benefit amount (per accident) among the market competitors.
- For "Accidental Hospital Income Benefit", the daily hospital income of *Super Adults Shield* is higher than ZurX. In addition, the no. of confinement days of *Super Adults Shield* is more than ZurX and BluX CroX.

Super Seniors Shield vs. ZurX

- For "Accidental Hospital Income Benefit", the daily hospital income and the no. of confinement days of *Super Seniors Shield* are higher than ZurX.
- Also, under "Accidental Hospital Income Benefit", *Super Seniors Shield* does not limit the Insured to confine public hospital or private hospital, however, ZurX has required the Insured to confine in the public hospital.

B. Comparison on Product Features & Premiums

Super Kids Shield

		AIA **Super Kids Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Junior Cover)**		
Issue Age		Age 2 to 17	6 months to Age 17	OR	Age 18 to 23 (for unmarried full-time students)
Benefit Term		Up to age 24	Up to age 18	OR	Up to age 24 (for unmarried full-time students)
Policy Currency		HK$ / MOP	HK$		
Benefits Plan Level			Coverage (HK$ / MOP)		
Accidental Death & Dismemberment Benefit	**1**	150,000	150,000		
	2	250,000	300,000		
	3	500,000			
Double Indemnity Benefit		Included	Included		
Compassionate Death Benefit		1,000			

		AIA **Super Kids Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Junior Cover)**
Accidental Medical Expenses Reimbursement (AMR)	1	25,000 per accident	10,000 per accident
	2	30,000 per accident	20,000 per accident
	3	35,000 per accident	
		Bone-setting / Acupuncture / Physiotherapy / Chiropractic treatment Per policy year: • Fracture: 600 per visit (7 / 14 / 21 visits per policy year *) • Non-fracture: 300 per visit (7 / 14 / 21 visits per policy year * ; for bone-setting/ acupuncture: 2 visits per policy year) *subject to plan selected	(1) **Bone-setting / Acupuncture / Chiropractic treatment** HK$150 per visit, 5 visits per accident (2) **Physiotherapy** HK$500 per visit per day, 4 visits per accident Reimbursement for (1) and (2) are subject to HK$2,000 per policy year
Worldwide Emergency Assistance Services		Included	Included
Other Benefits			- Broken Bone Benefit - Overseas accidental medical expenses - Daily Hospital Income Benefit - Hospital cash for pet attack / child abuse - Medical appliance allowance - Home nurse allowance - Funeral / burial / cremation expenses - Trauma counselling expenses - Parent annual leave compensation - Clothing and personal effects damage compensation

	AIA Super Kids Shield	ZurX PA*MulX* Personal Accident Insurance Plan (Junior Cover)
Annual Premiums		(HK$ / MOP)
Plan 1	1,123	516
Plan 2	1,544	936
Plan 3	2,389	

Super Adults Shield

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Issue Age		Age 18 to 65	Age 16 to 65	Age 18 to 70	15 days to 65 Age 3 to 65	Age 16 to 65
Benefit Term		Up to age 76	Up to age 75	Up to age 71	Up to age 70	Up to age 66
Policy Currency		HK$ / MOP	HK$	HK$	HK$	HK$
Benefits	Plan Level					Coverage (HK$ / MOP)
Accidental Death & Dismemberment Benefit (ADD)	1	750,000	400,000 - 2,000,000 or above	500,000	500,000	By occupational classes: 500,000 - 3,000,000
	2	1,500,000		1,000,000	1,000,000	
	3	2,250,000				
Permanent Total Disability Benefit (PTD)	1 2 3	1% of sum assured per month Up to 100 months (while disability continues)	1% of sum assured per month Up to 50 months		100% sum assured of ADD	
Psychological Counselling Services	1	6,000 per accident 300 / visit up to 20 visits per accident	5,000 per accident	5,000 per accident		5,000 per accident
	2	12,000 per accident 600 / visit up to 20 visits per accident				
	3	18,000 per accident 900 / visit up to 20 visits per accident				

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Double Indemnity Benefit		Included	Included	Included	Included	Included
Compassionate Death Benefit		5,000	1% of sum assured			
Accidental Medical Expenses Reimbursement Benefit (AMR)	1	15,000 per accident	(optional) 20,000 – 23,000 per accident	15,000 per accident	10,000 per accident	(optional) Occupational class 1 to 2: 10,000 – 100,000 per accident
	2	30,000 per accident	30,000 – 40,000 per accident	30,000 per accident	20,000 per accident	Occupational class: 3 to 4 10,000 – 75,000 per accident
	3	45,000 per accident	50,000 – 100,000 per accident			
		Bone-setting / Acupuncture / Physiotherapy / Chiropractic treatment Per policy year: • Fracture: 600 per visit (7 / 14 / 21 visits per policy year *) • Non-fracture: 300 per visit (7 / 14 / 21 visits per policy year * ; for bone-setting/ acupuncture: 2 visits per policy year) *subject to plan selected	(1) **Bone-setting / Acupuncture** (HK$600 per accident) (2) **Physiotherapy / Chiropractic treatment** (HK$300 per visit per day) Reimbursement for (2) is limited to 10% of sum assured of AMR	(3) **Bone-setting / Acupuncture / Chiropractic treatment** HK$150 per visit, 5 visits per accident (4) **Physiotherapy** HK$500 per visit per day, 4 visits per accident Reimbursement for (1) and (2) are subject to HK$2,000 per policy year	**Bone-setting / Acupuncture / Chinese medication** HK$500 per accident	(1) **Physiotherapy** HK$500 per visit (2) **Acupuncture** HK$300 per visit (3) **Chinese bone-setting** HK$200 per visit Reimbursement for (1), (2) and (3) are up to 6 visits per accident and 1 visit per day. Aggregate maximum limit is HK$3,000 per year.

		AIA **Super Adults Shield**	ManX **PerX Accident Plan**	ZurX **PA*MulX* Personal Accident Insurance Plan (Adult Cover)**	PruX **PRXchoice Personal Accident Plus+**	BluX Croxx **PerX AccidentSafx Insurance**
Accidental Hospital Income Benefit (AHI)	1	300 per day (up to 1,000 days per accident)		200 per day Up to 31 days per accident		(optional) Occupational class 1 to 2: 500 – 1,500 per day (up to 365 days per accident)
	2	600 per day (up to 1,000 days per accident)				Occupational class: 3 to 4 500 per day (up to 365 days per accident)
	3	900 per day (up to 1,000 days per accident)				
Transportation Fee Subsidy		Included				
Worldwide Emergency Assistance Services		Included	Included	Included	Included	Included
Other Benefits			- Renewal Bonus - Premium Wavier Benefit	- Broken Bone Benefit - Home Renovation Expenses Benefit - Clothing and Personal Effects Damage Compensation Benefit - Spouse Annual Leave Compensation Benefit - Weekly Income Benefit for Temporary Total Disability (optional) - Recovery equipment - No claim discount	- No claim discount	- Weekly income protection (optional)

	AIA Super Adults Shield	ManX PerX Accident Plan	ZurX PA*MulX* Personal Accident Insurance Plan (Adult Cover)	PruX PRXchoice Personal Accident Plus+	BluX Croxx PerX AccidentSafx Insurance
Annual Premiums					(HK$ / MOP)
	Plan 1 1,980 (ADD: 750,000) (AMR:15,000) (AHI: 300 per day)	**Occupation Class** 1-3 | 2,250 4 | 4,500 (ADD: 750,000) (AMR:20,000)	**Plan 1** 1,272 (ADD: 500,000) (AMR: 15,000) (Weekly Income Benefit: 1,000 per week)	**Plan 1** 1,390 (ADD: 500,000) (AMR: 20,000)	**Occupation Class** 1 | 1,812.5 2 | 2,085 3 | 3,055 4 | 4,340 (ADD: 750,000) (AMR:15,000) (AHI: 500 per day)
	Plan 2 3,800 (ADD: 1,500,000) (AMR: 30,000) (AHI: 600 per day)	**Occupation Class** 1-3 | 3,960 4 | 7,920	**Plan 2** 2,448 (ADD: 1,000,000) (AMR: 30,000) (Weekly Income Benefit: 2,000 per week)	**Plan 2** 2,780 (ADD: 1,000,000) (AMR: 20,000)	**Occupation Class** 1 | 2,825 2 | 3,270 3 | 5,110 4 | 7,580 (ADD: 1,500,000) (AMR: 30,000) (AHI: 500 per day)
	Plan 3 5,500 (ADD: 2,250,000) (AMR: 45,000) (AHI: 900 per day)	**Occupation Class** 1-3 | 5,175 4 | 10,350			**Occupation Class** 1 | 3,837 2 | 4,455 3 | 7,165 4 | 10,820 (ADD: 2,250,000) (AMR: 45,000) (AHI: 500 per day)

Super Seniors Shield

		AIA **Super Seniors Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Elderly Cover)**
Issue Age		Age 50 to 70	Age 71 to 80
Benefit Term		Up to age 80	Lifetime renewable
Policy Currency		HK$ / MOP	HK$
Benefits	Plan Level		Coverage (HK$ / MOP)
Accidental Death Benefit (AD)	1	120,000	250,000
	2	160,000	500,000
	3	200,000	
Compassionate Death Benefit	1	1,200	
	2	1,600	
	3	2,000	
Accidental Hospital Income Benefit (AHI)	1	600 per day (up to 300 days per accident)	200 per day Up to 31 days per accident (for public hospital only)
	2	900 per day (up to 300 days per accident)	
	3	1,200 per day (up to 300 days per accident)	
Medical Appliance Subsidy	1	1,200 per accident	20,000
	2	1,600 per accident	
	3	2,000 per accident	

		AIA **Super Seniors Shield**	ZurX **PA*MulX* Personal Accident Insurance Plan (Elderly Cover)**
Intensive Care Unit Benefit		Included	
Broken Bone Cash Benefit	1	120,000*	100,000 (Age <81) 50,000 (Age 81 or above)
	2	160,000*	
	3	200,000*	
		* Amount will be reduced by 50% when the insured reaches the age of 75	
Loss of Daily Living Activities Benefit		Included	
Well Being Program		Included	
Worldwide Emergency Assistance Service		Included	Included
Other Benefits			- Home nursing allowance - In-patient and out-patient medical expenses - Overseas accidental medical expenses - Funeral and cremation expenses - Trauma counselling expenses - Clothing and personal effects damage - Home renovation expenses
Annual Premiums			(HK$ / MOP)

	AIA Super Seniors Shield	ZurX PA*MulX* Personal Accident Insurance Plan (Elderly Cover)
Plan 1	1,631	1,656
Plan 2	2,208	2,616
Plan 3	2,785	

Remark and Disclaimer of Market Analysis

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Disclaimer: AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in March 2017. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Note: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

VI. Policy Contracts – Make It Easy Tips

To facilitate the review of Policy Contract, we have prepared a “Policy Contract – Make It Easy Tips”. This document is to guide you to understand the important notes of the product and clearly states the relevant section of Policy Contract for the important notes.

“Policy Contract – Make It Easy Tips” does not set out the details of benefits provided. As such, this document is provided for reference only. Details of benefits and exact Policy terms and conditions should be referred to the Policy Contract.

This document is intended to provide easy to understand guidance on the main limitations on coverage of this product (including scope limitations, key terms and conditions and policy exclusions). It does not set out the details of benefits provided. As such, this document is provided for reference only, and reference should be made to the Policy contract for the details of benefits and exact Policy terms and conditions.

Eligible products: **Super Kids Shield**
Super Adults Shield
Super Seniors Shield

For easy reference, the following abbreviations mean:
"ADD" – Accidental Death and Dismemberment Benefit
"PTD" – Permanent Total Disability Benefit
"AMR" – Accidental Medical Expenses Reimbursement Benefit
"AHI" – Accidental Hospital Income Benefit

Part I: Basic Definition

1. What is Covered Injury?

Covered Injury means an injury caused by an accident that occurs after the later of Issue Date or latest Commencement date of the policy. "Injury" means any abnormal bodily condition occurs solely due to accident, but not other causes such as illness or disease is covered by the policy. The definition is same as *Grand VIP*.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**

2. Is the insured being covered for covered injuries once the policy becomes effective?

The policy immediately provides coverage for covered injuries after the later of the Issue Date or latest Commencement Date.

Please refer to the policy contract:
- **"Basic Definitions" - "Commencement Date" , "Covered Injury" and "Issue Date"**

3. Is illness or disease being covered?

No, only covered injury caused by accident is covered by the policy.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**

Part II: Benefit Provision

Applicable for Super Kids Shield/ Super Adults Shield

4. Will the policy be terminated if the benefit payable under ADD/ PTD* is less than 100% of sum assured? *(*PTD is not applicable for Super Kids Shield)*

As long as the amount claimed for ADD and / or PTD has not reached 100% of the sum assured, the policy is still in-force. After reimbursement of the ADD and / or PTD, the current sum assured and the premium will be reduced accordingly.

Please refer to the policy contract:
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Kids Shield/ Super Adults Shield

5. Are there any limitation set for the claim on bone-setting, acupuncture, chiropractic treatment and physiotherapy?

Following limitations apply for any claim on acupuncture / bone-setting / chiropractic treatment and physiotherapy:

	Plan 1	Plan 2	Plan 3
Fracture	$600/ visit, 7 visits/ policy year	$600/ visit, 14 visits/ policy year	$600/ visit, 21 visits/ policy year
Non-fracture	$300/ visit, 7 visits/ policy year	$300/ visit, 14 visits/ policy year	$300/ visit, 21 visits/ policy year
	(non-fracture) Bone-setting/ Acupuncture: 2 visits/ policy year		

Please refer to the policy contract:
- **"Benefits Provisions" - "Accidental Medical Expenses Reimbursement Benefit"**
- **"Schedule of Benefits"**

Applicable for Super Adults Shield/ Super Seniors Shield

6. If the Insured is confined due to any illness or disease, will AHI be payable to him/ her?

No, the benefit will be payable to the insured only if he/she is confined due to an Covered Injury caused by Accident.

Please refer to the policy contract:
- **"Basic Definitions" - "Accident" , "Covered Injury" and "Injury"**
- **"Benefits Provisions" - "Accidental Hospital Income Benefit"**
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Adults Shield/ Super Seniors Shield

7. Is there any limitation applied to AHI?

Yes, the following limitation will be applied to AHI:
1. The confinement of the Insured must be complied with the rule of Reasonable and Customary Hospital Confinement, otherwise, no benefit will be paid.
2. If the confinement occurs outside of the Covered Countries or Places, the benefit payable will be:
   a. reduced by 50%
   b. up to US$60 / HK$480 per day of confinement for all policies held with us
   c. cover up to 90 days of confinement per each covered injury

Please refer to the policy contract:
- **"Basic Definitions" - "Covered Countries or Places", "Confinement",** "**Reasonable and Customary Hospital Confinement"**
- **"Benefits Provisions" - "Accidental Hospital Income Benefit"**
- **"Benefits Provisions" - "Limitations of Benefit"**

Applicable for Super Kids Shield/ Super Adults Shield

8. Is Double Indemnity Benefit for *Super Kids Shield* same as the one of *Super Adults Shield*?

Double Indemnity Benefit in both plans are generally the same, except that *Super Kids Shield* also provides double indemnity for the following condition:

- as a direct result of Accident related to a School Activity taking place in Hong Kong or Macau, where the Insured is below age 24 and is a student of the Acceptable Institution on the date of Accident.

Please refer to the policy contract:

- **"Basic Definitions" - "Acceptable Institution", "Accident", "Flooding", "Landslide", "Public Common Carrier" and "School Activity"**
- **"Benefits Provisions" - "Double Indemnity Benefit"**

Applicable for Super Adults Shield

9. Will the insured receive the Transportation Fee Subsidy if he/she takes taxi for a follow-up treatment that is advised by a Registered Medical Practitioner after discharge from hospital?

Yes, regardless of the mode of transportation or expense amount, the Insured may receive the subsidy, subject to the coverage amount of Transportation Fee Subsidy as shown on the benefit schedule.

Please refer to the policy contract:

- **"Benefits Provisions" - "Transportation Fee Subsidy"**

Applicable for Super Adults Shield

10. Can Immediate Family Members of the insured claim on Psychological Counselling Services if the insured passes away?

No, immediate family members of the insured can only claim on Psychological Counselling Services if the insured sustains any dismemberment or permanent total disability due to accident.

Please refer to the policy contract:

- **"Basic Definitions" - "Immediate Family Member(s)"**
- **"Benefits Provisions" - "Psychological Counselling Services"**

Applicable for Super Seniors Shield

11. If the insured purchases a wheel chair after discharge from hospital, can such expense be reimbursed?

After the insured is discharged from a hospital and he/she is recommended by a Registered Medical Practitioner to use any medical appliance, the expense can be reimbursed subject to the amount of Medical Appliance Subsidy as shown on the benefit schedule.

Please refer to the policy contract:

- **"Benefits Provisions" - "Medical Appliance Subsidy"**

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td colspan="4">Super Kids Shield
Super Adults Shield
Super Seniors Shield</td></tr>
<tr><td>Launch Date</td><td colspan="4">Hong Kong & Macau: 30 June 2017 (according to the application date)</td></tr>
<tr><td>Basic/ Rider</td><td colspan="4">Basic</td></tr>
<tr><td>Overview</td><td colspan="4">• Three accident plans are to provide coverage for each life stage in order to meet different needs.

• Super Kids Shield is tailor-made for kids/ full time students who are aged from 2 – 17.

• Super Adults Shield is tailor-made for the adults who is aged from 18 – 65.

• Super Seniors Shield is tailor-made for the seniors who are aged from 50 – 70.

• Super Kids Shield is revamped from current Excel School Days with the enhancement under Double Indemnity Benefit and newly added Emergency Medical Evacuation / Repatriation of Remains but the annual premium is unchanged.

• Super Seniors Shield is revamped from current Golden Shield Plus with newly added Medical Appliance Subsidy and Emergency Medical Evacuation / Repatriation of Remains but the annual premium is unchanged.

• As a personal accident plan, Super Adults Shield not only provides the core accident benefits, i.e. Accidental Death & Dismemberment Benefit (ADD)/ Permanent Total Disability Benefit (PTD), Accidental Medical Expenses Reimbursement Benefit (AMR) and Accidental Hospital Income Benefit (AHI), but also provides brand new features, i.e. “Transportation Fee Subsidy” and “Psychological Counselling Services”.

• All of them are package plan with three plan levels each.

• Super Adults Shield and Super Seniors Shield are applicable to AIA Vitality.</td></tr>
<tr><td rowspan="4">Plan Shortnames</td><td></td><td>Super Kids Shield</td><td>Super Adults Shield</td><td>Super Seniors Shield</td></tr>
<tr><td>Plan 1</td><td>SKSN1N5</td><td>SASN1N5</td><td>SSSN1N5</td></tr>
<tr><td>Plan 2</td><td>SKSN2N5</td><td>SASN2N5</td><td>SSSN2N5</td></tr>
<tr><td>Plan 3</td><td>SKSN3N5</td><td>SASN3N5</td><td>SSSN3N5</td></tr>
</table>

Summary of Benefits

	Super Kids Shield	Super Adults Shield	Super Seniors Shield
Accidental Death, Dismemberment, Disability			
Accidental Death & Dismemberment Benefit	✔	✔	
Accidental Death Benefit			✔
Permanent Total Disability Benefit		✔	
Double Indemnity Benefit	✔	✔	
Psychological Counseling Services		✔	
Compassionate Death Benefit	✔	✔	✔
Accidental Medical Expenses, Accidental Hospital Income			
Accidental Medical Expenses Reimbursement Benefit	✔	✔	
Accidental Hospital Income Benefit		✔	✔
Intensive Care Unit Benefit			✔
Transportation Fee Subsidy		✔	
Medical Appliance Subsidy			✔
Other			
Broken Bone Cash Benefit			✔
Loss of Daily Living Activities Benefit			✔
Well Being Program			✔
Worldwide Emergency Assistance Services	✔	✔	✔

Schedule of Benefits

Super Kids Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment, Disability			
1. Accidental Death & Dismemberment Benefit	150,000	250,000	500,000
2. Double Indemnity Benefit	150,000	250,000	500,000
3. Compassionate Death Benefit	1,000	1,000	1,000
Accidental Medical Expenses, Hospital Income			
4. Accidental Medical Expenses Reimbursement Benefit	25,000 per accident	30,000 per accident	35,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	*non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
Other			
5. Worldwide Emergency Assistance Services			

a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,123	1,544	2,389
Monthly	99	136	211

Super Adults Shield

Plan Benefit	**Coverage (HK$ / MOP)**		
	Plan 1	**Plan 2**	**Plan 3**
Accidental Death, Dismemberment, Disability			
1. Accidental Death & Dismemberment Benefit	750,000	1,500,000	2,250,000
2. Permanent Total Disability Benefit	750,000	1,500,000	2,250,000
3. Double Indemnity Benefit	750,000	1,500,000	2,250,000
4. Compassionate Death Benefit	5,000	5,000	5,000
5. Psychological Counselling Services (subject to 1 visit per day)	300 per visit (20 visits per accident)	600 per visit (20 visits per accident)	900 per visit (20 visits per accident)
Accidental Medical Expenses, Hospital Income			
6. Accidental Medical Expenses Reimbursement Benefit	15,000 per accident	30,000 per accident	45,000 per accident
acupuncture / bone-setting / chiropractic treatment / physiotherapy :			
a. fracture (subject to 1 visit per day)	600 per visit (7 visits per policy year)	600 per visit (14 visits per policy year)	600 per visit (21 visits per policy year)
b. non-fracture* (subject to 1 visit per day)	300 per visit (7 visits per policy year)	300 per visit (14 visits per policy year)	300 per visit (21 visits per policy year)
	* non-fracture: acupuncture and/or bone-setting is up to 2 visits per policy year		
7. Accidental Hospital Income Benefit	300 per day (up to 1,000 days/ per accident)	600 per day (up to 1,000 days/ per accident)	900 per day (up to 1,000 days/ per accident)
8. Transportation Fee Subsidy	300 per accident	600 per accident	900 per accident
Other			
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,980	3,800	5,500
Monthly	175	336	486

Super Seniors Shield

Plan Benefit	Coverage (HK$ / MOP)		
	Plan 1	Plan 2	Plan 3
Accidental Death, Dismemberment, Disability			
1. Accidental Death Benefit	120,000	160,000	200,000
2. Compassionate Death Benefit	1,200	1,600	2,000
Accidental Medical Expenses, Hospital Income			
3. Accidental Hospital Income Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
4. Intensive Care Unit Benefit	600 per day (Up to 300 days)	900 per day (Up to 300 days)	1,200 per day (Up to 300 days)
5. Medical Appliance Subsidy	1,200 per accident	1,600 per accident	2,000 per accident
Other			
6. Broken Bone Cash Benefit	120,000 (per accident)	160,000 (per accident)	200,000 (per accident)
7. Loss of Daily Living Activities Benefit	5,000 per month (up to 60 months)	7,500 per month (up to 60 months)	10,000 per month (up to 60 months)
8. Well Being Program	Included	Included	Included
9. Worldwide Emergency Assistance Services			
a. emergency medical evacuation / repatriation of remains	5,000,000	5,000,000	5,000,000
b. 24-hour worldwide assistance services	Included	Included	Included
Premium (HK$/ MOP)			
Annually	1,631	2,208	2,785
Monthly	144	195	246

A. Benefit

1. Benefit Term	Super Kids Shield	Super Adults Shield	Super Seniors Shield
	Up to age 24 of the Insured who is still a full time student	Up to age 76 of the Insured	Up to age 80 of the Insured
2. Coverage Effective Date	**Items**	**Effective Date (after the policy commences)**	
	Covered Injury	Immediately	
3. Accidental Death & Dismemberment Benefit (ADD) *Applicable to:* *Super Kids Shield* *Super Adults Shield*	The claim amount of ADD is equal to the percentage of the sum assured corresponding to the relevant loss (please refer to the schedule of ADD under Benefit Provisions shown in the policy contract).		
4. Accidental Death Benefit *Applicable to:* *Super Seniors Shield*	If the Insured dies due to an Accident within one hundred and eighty (180) days after the date of the Accident, the Company shall pay an Accidental Death Benefit amount equal to the amount as stated on the Policy Information Page or any endorsement.		

5. Permanent Total Disability Benefit (PTD) *Applicable to:* *Super Adults Shield*	When as a result of Covered Injury and commencing within 180 days from the date of an accident, the Insured has sustained a Total and Permanent Disability, and provided that such disability has continued uninterrupted for a period of 6 consecutive months and is total, continuous and permanent at the end of this period, PTD provides 1% of the sum assured each month during the continuance of such permanent and total disability starting on the 7th month up to a maximum of 100 months. This benefit will immediately be ceased if the disability ceases or the Insured becomes able to return to work, or upon the death of the Insured. If the aggregate amount claimed benefit is not exceeding 100% of sum assured of ADD and/ or PTD, the policy will not be terminated. Provided that the policy is in force, the sum assured and premium will be reduced accordingly after the claim is paid.
6. Double Indemnity Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield*	Benefit paid for ADD and / or PTD of the Insured will be doubled in the event of death, dismemberment or permanent total disability incurred from an accident under the following situations: • while the Insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any public common carrier; • while the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; • as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital; • while the Insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle; • as a result of natural flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR Additionally for *Super Kids Shield:* • a full-time student below the age of 24 injured in a school activity taking place in Hong Kong or Macau
7. Psychological Counselling Services *Applicable to:* *Super Adults Shield*	If the Insured is paid under Accidental Dismemberment or PTD, he and his family members' psychological counselling fee will be reimbursed according to the Benefits Schedule of *Super Adults Shield*.
8. Compassionate Death Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield* *Super Seniors Shield*	The aggregate limit is US$1,300/ HK$10,000/ MOP10,000 per life irrespective of no. of policies with compassionate death benefit with Company.

<table>
<tr><td></td><td></td></tr>
<tr><td>9. Accidental Medical Expenses Reimbursement (AMR)

Applicable to:
Super Kids Shield
Super Adults Shield</td><td>The reasonable and customary medical expenses reimbursement incurred by accident. The maximum reimbursement amount is equal to 100% of sum assured of AMR (per accident).

If there is any reduction in the sum assured of ADD / PTD* after benefit paid, the sum assured of AMR will be reduced accordingly.

For acupuncture, bone-setting, chiropractic treatment and physiotherapy :
Currency: HK$/ MOP
<table>
<tr><th></th><th>Plan 1</th><th>Plan 2</th><th>Plan 3</th></tr>
<tr><td>Fracture</td><td>$600/ visit,
7 visits/ policy year</td><td>$600/ visit,
14 visits/ policy year</td><td>$600/ visit,
21 visits/ policy year</td></tr>
<tr><td rowspan="2">Non-fracture</td><td>$300/ visit,
7 visits/ policy year</td><td>$300/ visit,
14 visits/ policy year</td><td>$300/ visit,
21 visits/ policy year</td></tr>
<tr><td colspan="3">(non-fracture) Bone-setting/ Acupuncture: 2 visits/ policy year</td></tr>
</table>
*PTD is not applicable for Super Kids Shield.</td></tr>
<tr><td>10. Accidental Hospital Income Benefit (AHI)

Applicable to:
Super Adults Shield
Super Seniors Shield</td><td>If the Insured is confined in a hospital due to a covered Injury caused by an accident, we shall daily pay an Accidental Hospital Income Benefit.

Super Adults Shield: each and every accident is payable up to a maximum of 1,000 days of confinement.

Super Seniors Shield: is limited to one payment of the Accidental Hospital Income Benefit for each day of confinement, and is subject to a maximum of 300 days for the same confinement. (*the policy will be terminated if the maximum limit is reached.)</td></tr>
<tr><td>11. Intensive Care Unit Benefit

Applicable to:
Super Seniors Shield</td><td>We will pay an additional benefit for each day in the event that the insured is confined in an intensive care unit (ICU) due to an accidental injury, up to 300 days for the same confinement</td></tr>
<tr><td>12. Transportation Fee Subsidy

Applicable to:
Super Adults Shield</td><td>If the insured is confined in a hospital for over 3 days due to an accidental injury, and is recommended by a registered medical practitioner to receive further medical treatments or consultation after discharge, we will pay a subsidy for travelling according to the Benefits Schedule, regardless of the type of transportation used.

It is restricted to one payment per accident.</td></tr>
</table>

13. Medical Appliance Subsidy *Applicable to:* *Super Seniors Shield*	Should the insured becomes hospitalised following an accident, and is advised by a registered medical practitioner to purchase any necessary medical appliance, we will pay expenses according to the Benefits Schedule.
14. Broken Bone Cash Benefit *Applicable to:* *Super Seniors Shield*	If the insured sustains any fracture, dislocation, internal injury or third degree burn in an accident and suffers any of the covered injuries within 90 days after an accident, we will pay a lump sum benefit according to the Benefits Schedule. The benefit payable will be reduced by 50% at the end of policy year following the insured's 75th birthday.
15. Loss of Daily Living Activities Benefit *Applicable to:* *Super Seniors Shield*	If the insured is permanently unable to perform any three of the daily living activities listed below, for a continuous period of at least 6 months within 180 days after an accident, we will pay the Loss of Daily Living Activities Benefit. This benefit will be paid for the duration of the disability, up to 60 months. Daily living activities mean: • mobility • dressing • eating • continence • toileting The benefit payment shall cease when the maximum benefit period of 60 months aforesaid expires, or when the Insured reaches 80 years old, whichever is earlier.
16. Well Being Program *Applicable to:* *Super Seniors Shield*	A medical check-up will be provided annually, starting from the end of the first policy year and continuing while the policy is still in-force. Check-up items may be revised from time to time without prior notice.
17. Worldwide Emergency Assistance Benefit *Applicable to:* *Super Kids Shield* *Super Adults Shield* *Super Seniors Shield*	• 24-Hour telephone enquiry services • Emergency Medical Evacuation Arrange emergency medical transport to the nearest medical facility that is adequately equipped • Repatriation of Remains If the Insured dies during a trip, the provider will organize the repatriation of the Insured's body to the country or place of which the Insured was a permanent resident at the time the Trip commenced (being Hong Kong or Macau, as the case may be).

B. Premium

1. Premium Structure	• Male/Female: same rate • Smoker/Non-Smoker: same rate • Level but non-guaranteed • Yearly Renewable
2. Premium Term	Yearly renewable until the end of benefit term
3. Premium(HK$/ MOP)	Super Kids Shield

	Plan 1	Plan 2	Plan 3
Annually	1,123	1,544	2,389
Monthly	99	136	211

Super Adults Shield

	Plan 1	Plan 2	Plan 3
Annually	1,980	3,800	5,500
Monthly	175	336	486

Super Seniors Shield

	Plan 1	Plan 2	Plan 3
Annually	1,631	2,208	2,785
Monthly	144	195	246

4. Payment Mode	Annual / Monthly
5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	Super Kids Shield 2 – 17 Super Adults Shield 18 – 65 Super Seniors Shield 50 – 70
2. Renewal Age	Super Kids Shield Up to the policy anniversary date prior to the 24th birthday of the Insured who is still a full time student. Super Adults Shield Up to the policy anniversary date prior to the 76th birthday of the Insured. Super Seniors Shield Up to the policy anniversary date prior to the 80th birthday of the Insured.
3. Sex	Male and female
4. Region	Hong Kong and Macau
5. Currency	HK$/ MOP
6. Product Group	Accident

7. Contract Laser Print Code

Super Kids Shield

Contract	Contract Laser Print Code
Basic Contract	DCDO
Schedule of Benefit - Plan 1	DCFL
Schedule of Benefit - Plan 2	DCFM
Schedule of Benefit - Plan 3	DCFN
Worldwide Emergency Assistance – HK$/ MOP	THLP

Super Adults Shield

Contract	Contract Laser Print Code
Basic Contract	DCDP
Schedule of Benefit - Plan 1	DCFO
Schedule of Benefit - Plan 2	DCFP
Schedule of Benefit - Plan 3	DCFQ
Worldwide Emergency Assistance – HK$/ MOP	THLQ

Super Seniors Shield

Contract	Contract Laser Print Code
Basic Contract	DCDQ
Schedule of Benefit - Plan 1	DCFR
Schedule of Benefit - Plan 2	DCFS
Schedule of Benefit - Plan 3	DCFT
Worldwide Emergency Assistance – HK$/ MOP	THLR

8. Policy Number Prefix

For HK & Macau:
“M”

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>• Complete the health question under the session ‘For Accident Insurance Plans only’ in Accident & Health Insurance Application Form</td></tr>
<tr><td>2. Financial Requirements</td><td><u>Super Kids Shield</u>
Per life limit:
<table><tr><td>ADD</td><td>US$300,000/ HK$/ MOP) 2,250,000</td></tr><tr><td>AMR</td><td>US$30,000/ HK$/ MOP) 225,000</td></tr></table>The per life limit of ADD includes ADD/ ADB benefits under “M” and “P” policy(ies) and ADD of PAC rider series under “B” policy(ies).

<u>Super Adults Shield/ Super Seniors Shield</u>
• ADD:
The highest limit is subject to the Annual Income Multiples<table><tr><th>Age</th><th>Multiple</th></tr><tr><td>18 – 50</td><td>15 x annual income</td></tr><tr><td>51 - 70</td><td>10 x annual income</td></tr></table>For sum assured (per life) of ADD over US$1,000,000 and up to US$5,000,000, the Proposed Insured is required to submit income proof & LAQ / Financial Questionnaire and pass to Head of Services & Operations Department for approval.

• AMR (applicable for Super Adults Shield only):
US$50,000 (per life max issue limit)

• Super Seniors Shield:
■ Limited to 1 policy only
■ Broken Bone Cash Benefit:
◆ Total sum assured of ‘Broken Bone Cash Benefit’ for ‘Golden Shield’ + ‘Golden Shield Plus’ + Super Seniors Shield not to exceed HK$200,000
◆ Maximum issue limit per life is US$50,000 for Broken Bone Cash Benefit, including all Broken Bone benefits under “M” policy and “P” policy</td></tr>
<tr><td>3. Medical Rating</td><td>N/A</td></tr>
<tr><td>4. Nationality Rating</td><td>• Refer to the column of “PAC / IPA” under the “Nationality and Residence Rating Table”
• Not offer to PRC</td></tr>
</table>

5. Occupational Rating	<u>Super Kids Shield</u> • Full time student/ Juvenile <u>Super Adults Shield</u> • Follow occupation rate of IPA (refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 4 • For occupations which are not covered by RCC, there will not be any RCC coverage provided regardless of any extra premium paid • The case will be declined if the occupation class does not fall into class 1 – 4 <u>Super Seniors Shield</u> • Follow occupation rate of IPA (refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 3 • The case will be declined if the occupation class does not fall into class 1 – 3
6. Date Back/ Date Forward	Date Back: Not Allowed Date Forward: Not allowed
7. Application Form	**Hong Kong:** Accident & Health Insurance Application Form – OPUAIF79 **Macau:** Accident & Health Insurance Application Form – OPPAUF15
8. Key Man Insurance	N/A
9. CRS	N/A
10. FATCA	N/A

E. POS Guidelines

1. Change of Sum Assured	N/A
2. Reinstatement	120 days
3. Plan Change	<u>For HK/Macau:</u> Proposed Insured is allowed to have plan change among 3 plan levels under the same plan. **Remarks:** If the sum assured and premium are reduced after the claim amount is paid for the loss of ADD/PTD, **<u>No plan change is allowed</u>**.
4. Term Conversion	N/A
5. Change Payment Mode	Follow existing

F. Agent Compensation

1. Commission	Super Adults Shield & Super Seniors Shield 1st Year: 40.5% 2nd Year: 18.0% 3rd Year onwards: 30.0% Super Kids Shield 1st Year: 37.8% 2nd Year: 14.0% 3rd Year onwards: 30.0%
2. High Issue Age FYC Adjustment	N/A
3. Persistency	Not applicable for Life Persistency, but only applicable for PA persistency
4. Extra 10%	N/A
5. Provident Fund	N/A

G. Others

1. Proposal Generation System(PGS) – for AIA Vitality	For Super Adults Shield and Super Seniors Shield **ONLY**. Applies to the following versions： • PGS 2014 Web (PGS15.6) • PGS 2014 iPad (PSG15.6) • PGS 2014 Windows (PGS15.6)
2. PTA Number for Brochure	
a) English	PTA999403
b) Traditional Chinese	PTA999404

Appendix 2: Product Comparison of Super Kids Shield vs. Excel School Days and Super Seniors Shield vs. Golden Shield Plus

Super Kids Shield vs. Excel School Days

	Super Kids Shield	Excel School Days
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3 / 4
Issue Age	2 - 17	2 - 23
Benefit Term	Up to age 24 (the Insured must be a full time student)	Up to age 24 (the Insured must be a full time student)
Currency	HK$/ MOP	HK$
Region	Hong Kong / Macau	Hong Kong

Benefit

HK$/ MOP	Super Kids Shield	Excel School Days
Accidental Death & Dismemberment Benefit (ADD)	Plan 1: 150,000 Plan 2: 250,000 Plan 3: 500,000	Plan 1: 100,000 Plan 2: 150,000 Plan 3: 250,000 Plan 4: 500,000
Double Indemnity Benefit	Include: • Riding as a fare paying passenger in any public common carrier • As a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle • Natural Flooding / Landslide in Hong Kong or Macau • **In the elevator car (excluded elevator in mines and construction sites)** • **As a direct result of the burning of the public buildings (Theatre, public auditorium, hotel, school and hospital)** • **School activity takes place in Hong Kong / Macau**	Include: • Riding as a fare paying passenger in any public common carrier • As a pedestrian injured in a traffic accident and/or struck by any motor driven / powered vehicle • Flooding / Landslide in Hong Kong or Macau
Accidental Medical Expenses Reimbursement Benefit (AMR) (Per accident)	Plan 1: 25,000 Plan 2: 30,000 Plan 3: 35,000	Plan 1: 10,000 Plan 2: 25,000 Plan 3: 30,000 Plan 4: 35,000
Under AMR: Acupuncture/	<table><tr><th></th><th>Plan 1</th><th>Plan 2</th><th>Plan 3</th></tr><tr><td>Fracture</td><td colspan="3">600</td></tr></table>	For Acupuncture/ Bone-setting:

<table>
<tr><td rowspan="5">Bone-setting/
Chiropractor/
Physiotherapy</td><td rowspan="2"></td><td>7 visits | 14 visits | 21 visits</td><td rowspan="5">Fracture: 1,000
Non-fracture: 500
(per accident per Insured)</td></tr>
<tr><td>per policy year</td></tr>
<tr><td rowspan="3">Non-fracture</td><td>300</td></tr>
<tr><td>7 visits | 14 visits | 21 visits</td></tr>
<tr><td>per policy year</td></tr>
<tr><td colspan="2">Compassionate Death Benefit</td><td colspan="2">1,000</td><td>500</td></tr>
<tr><td colspan="5">Worldwide Emergency Assistance Services</td></tr>
<tr><td>➢ 24-hour Telephone Enquiry Services</td><td colspan="2">Included</td><td>Included</td></tr>
<tr><td>➢ Emergency Medical Evacuation / Repatriation of Remains (Per Life Limit)</td><td colspan="2">5,000,000</td><td>N/A</td></tr>
</table>

Premium

	Super Kids Shield			Excel School Days		
Premium (HK$/ MOP)		**Annually**	**Monthly**		**Annually**	**Monthly**
	Plan 1	1,123	99	Plan 1	562	-
	Plan 2	1,544	136	Plan 2	1,123	100
	Plan 3	2,389	211	Plan 3	1,544	136
	-	-	-	Plan 4	2,389	212

Super Seniors Shield vs. Golden Shield Plus

	Super Seniors Shield	Golden Shield Plus
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3 / 4
Issue Age	50 - 70	50 - 75
Benefit Term	Up to age 80	Up to age 80
Currency	HK$/ MOP	HK$
Region	Hong Kong / Macau	Hong Kong

Benefit

HK$/ MOP	Super Seniors Shield	Golden Shield Plus
Accidental Death Benefit	Plan 1: 120,000 Plan 2: 160,000 Plan 3: 200,000	Plan 1: 80,000 Plan 2: 120,000 Plan 2: 160,000 Plan 3: 200,000
Accidental Hospital Income Benefit (per day) (up to 300 days)	Plan 1: 600 Plan 2: 900 Plan 3: 1,200	Plan 1: 300 Plan 2: 600 Plan 3: 900 Plan 4: 1,200
Intensive Care Unit Benefit (per day) (up to 300 days)	Plan 1: 600 Plan 2: 900 Plan 3: 1,200	Plan 1: 300 Plan 2: 600 Plan 3: 900 Plan 4: 1,200
Medical Appliance Subsidy	**Plan 1: 1,200 per accident** **Plan 2: 1,600 per accident** **Plan 3: 2,000 per accident**	N/A
Broken Bone Cash Benefit	Plan 1: 120,000 Plan 2: 160,000 Plan 3: 200,000	Plan 1: 80,000 Plan 2: 120,000 Plan 2: 160,000 Plan 3: 200,000
Loss of Daily Living Activities Benefit (up to 60 months)	Plan 1: 5,000 per month Plan 2: 7,500 per month Plan 3: 10,000 per month (Up to 60 months)	Plan 1: 2,500 per month Plan 2: 5,000 per month Plan 3: 7,500 per month Plan 4: 10,000 per month
Well Being Program	Include	Include
Compassionate Death Benefit	Plan 1: 1,200 Plan 2: 1,600 Plan 3: 2,000	Plan 1: 800 Plan 2: 1,200 Plan 3: 1,600 Plan 4: 2,000
Worldwide Emergency Assistance Services		
➢ 24-hour Telephone Enquiry Services	Included	Included
➢ Emergency Medical Evacuation / Repatriation of	5,000,000	N/A

HK$/ MOP	Super Seniors Shield	Golden Shield Plus
Remains (Per Life Limit)		

Premium

	Super Seniors Shield			Golden Shield Plus		
Premium (HK$/ MOP)		**Annually**	**Monthly**		**Annually**	**Monthly**
	Plan 1	1,631	144	Plan 1	1,054	92
	Plan 2	2,208	195	Plan 2	1,631	144
	Plan 3	2,785	246	Plan 3	2,208	195
	-	-	-	Plan 4	2,785	246

Appendix 3: Mapping in Financial Needs Analysis Form

Suitability Assessment

Question			**Super Kids Shield* Super Adults Shield* Super Seniors Shield***
C1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	Providing regular income in the future (e.g. retirement income, etc.)	
	D	Saving up for the future (e.g. child education, retirement, etc.)	
	E	Investment	
	F	Others (e.g. business/ keyman insurance, Premium Waiver etc.) Please specify: _____	
C2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	Insurance product with investment elements (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	Insurance product with investment elements (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify) _____	
C3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		
C4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		✓
	> 20 years		✓
	Whole of Life		
C5	Count Additional Level of Life Protection Needed?		N/A
	Common Report Standard		Y

* ✓ refers to the choices that can be mapped to apply the product

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)

From: Felix Fung

Co/Dept:

Dept: Product Strategy and Management

Date: 21 April 2017

Total page: 5 pages + enclosures

Copy: Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen/ Mr. Chris Ma / Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs /BDEs / All Section Heads of BTDD /Call Centre

ROAD TO AGENCY 掌握科技 智創未來

Subject: (Ref : A170441) **推出「豐逸行」**
The Launch of Grand VIP

我們會於 **2017 年 5 月 2 日(首個申請日期)**推出「豐逸行」以延續「貴族行」高意外保障額的特色(高達美金 1,500,000)，並加入以下的新元素進一步提升客戶保障 *(「貴族行」將會於 5 月 1 日停售，有關詳情，請參閱通告 A170406)* ：

- 推出**兩款**不同的保障組合以迎合不同的需要，包括
  - 獨立的「意外死亡及斷肢賠償」保障組合; 及
  - 「意外死亡及斷肢賠償」+「意外醫療費賠償」保障組合

- **新增**「雙倍利益賠償」及「雙倍意外醫療費用賠償」

- 首個成為**「AIA Vitality 健康程式」**的個人意外產品，令客戶可即享首年保費 10%折扣

- **放寬**抵港抵澳內地人士的規限，包括
  - 豁免因國籍評級而額外繳付的 50%保費，即只需繳付標準保費
  - 受保人需同時擁有一份有效之人壽保單，包括
    - 跟人壽保險產品的保額的比例**降低**至美金 250,000
    - **新增包括儲蓄產品**，例如「充裕未來 2」、「簡愛.延續 2」等

- 相比「貴族行」，「豐逸行」除了提升了產品質素外，**保費更相宜**!

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Memo

「豐逸行」最低「意外死亡及斷肢賠償」投保額為美金 500,000(計劃一)並提供一連串的額外保障，而且保費率比現行「意外死亡及斷肢附加契約」為低，因此，「意外死亡及斷肢附加契約」的最高上限將調整為美金 499,999，而該改動將會於 4 月 28 日晚上 10 時生效。

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

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Memo

We are going to launch *Grand VIP* on **2 May 2017 (the first application date)** in order to provide high accident coverage like *LifeStyle VIP* (up to US$1,500,000) and add new elements to further enhance the protection to customer *(LifeStyle VIP will be closed on 1 May. Please refer to the memo #A170406 for details)*:

- Introduce **two** package plans to cater different needs, includes:
  - Standalone "Accidental Death & Dismemberment Benefit" package plan; and
  - "Accidental Death & Dismemberment Benefit" + "Accidental Medical Expenses Reimbursement Benefit"

- **Newly** add "Double Indemnity Benefit" and "Double Accidental Medical Expenses Reimbursement Benefit"

- To be the first PA product for **AIA Vitality** to let customer enjoy 10% instant premium discount for the first year

- **Relax** the requirement for PRC applicant, includes:
  - Waive the extra 50% loading due to nationality rating, i.e. only pay for standard premium
  - The Insured should own an inforce life policy, including,
    - The sum assured proportion to life product is **reduced** to US$250,000
    - **Add saving policy**, e.g. *Bonus Power 2, Simply Love Encore 2* and etc.

- Compared with *LifeStyle VIP*, *Grand VIP not only enhances* the product features but **the premium rate is relatively lower!**

The minimum sum assured of *Grand VIP* is US$500,000 (Plan 1) with a series of benefits and its premium rate is lower than current Accidental Death & Dismemberment Rider, hence, the max limit of Accidental Death & Dismemberment Rider will be reduced to US$499,999. This change will be with effect from 10:00 pm of 28 April.

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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Memo

附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2017 年 4 月 21 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2017 年 4 月 28 日起開始送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於 2017 年 4 月 21 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2016 年 4 月 28 日起開始送抵香港及澳門各營業辦事處 • 產品簡介編號 - 英文：PTA999393 - 繁體中文：PTA999394 - 簡體中文：PTA999395
建議書系統 PGS2014 (15.4 版本)	有關 15.4 版本的詳細安排，將會由產品策劃部另函通知 (通告：A170431)
保單契約	可於 2017 年 4 月 21 日登入 Contract Library 下載

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Memo

Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 21 April 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 28 April 2017
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 21 April 2017 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 28 April 2017 • PTA number for Brochure: - English: PTA 999393 - Traditional Chinese: PTA 999394 - Simplified Chinese: PTA 999395
PGS2014 (version 15.4)	Detailed arrangements regarding the release of version 15.4 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A170431)
Policy Contract	Available at Contract Library on 21 April 2017

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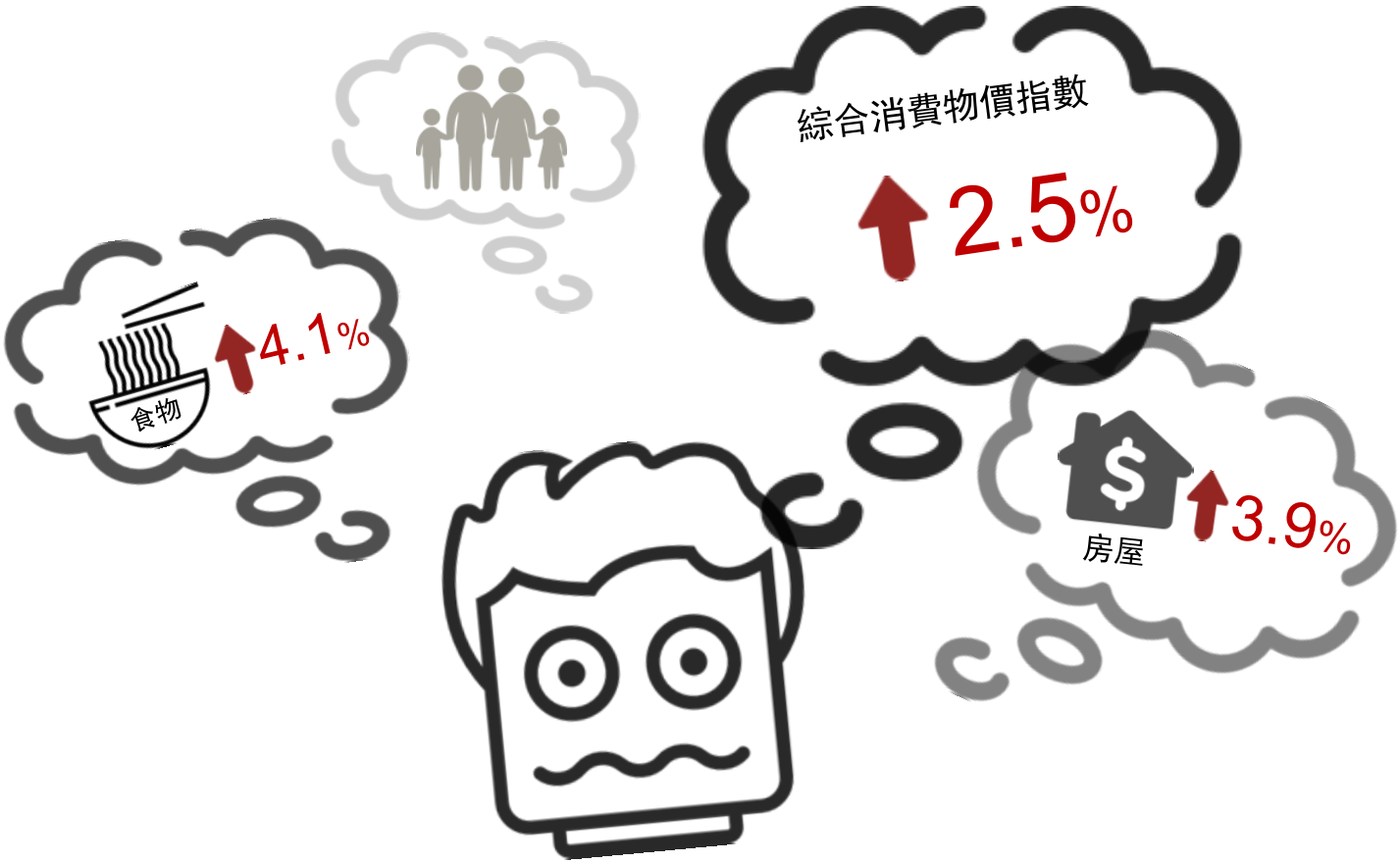
此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。

只供 AIA 內部使用不得發放予任何公眾人士、客戶或準客戶。

I. 前言

意外是不能預計的。

當你不幸地遇上意外並導致傷殘，必然會打亂你財務上的安排。如果你是家庭的主要收入來源，突如其來的事故會為你及家人造成不安。



沒有任何穩定的收入，家庭支出甚至按揭便會成為你和你的家庭的巨大負擔。在因意外而殘廢的情況下你可以怎樣做？

消費物價指數於 2009 年至 2015 年之變動
資料來源：香港統計月刊（2016 年 7 月），政府統計處

如果你在受傷後沒有了收入，在這個情況下，*「豐逸行」*可以減輕你的生活負擔並讓你在毫無焦慮下盡快康復。

*「豐逸行」*為你提供 2 個保障組合，每個保障組合均有 3 個計劃級別以供選擇：

保障組合 A



	意外死亡及斷肢賠償 (ADD)	意外醫療費用賠償 (AMR)
	保額 (美金)	保額 (美金)
計劃 3 **	1,500,000	45,000
計劃 2	1,000,000	30,000
計劃 1	500,000	15,000

＋ **更多利益保障…**

保障組合 B



	意外死亡及斷肢賠償 (ADD)
	保額 (美金)
計劃 3 **	1,500,000
計劃 2	1,000,000
計劃 1	500,000

＋ **更多利益保障…**

以上簡介僅列出兩個保障組合的分別。有關保障利益的詳情，請參閱「第 IV 部分 - 保障利益」。

當考慮你的客戶所需要的保障級別時，試想想…

- 如果你的客戶無法工作，他和他的家庭將如何處理財務問題？
- 他是否需要償還他的債務？
- 他的僱主或公司有提供足夠的保障？

註： ** 計劃 3 不會提供予抵港抵澳內地人士。

II. 產品一覽及主要特點

「豐逸行」是以「貴族行」為藍本並加入新產品元素及額外提供獨立的「意外死亡及斷肢賠償」保障組合(即保障組合 B)：

保障利益	「豐逸行」	「貴族行」
意外死亡及斷肢賠償	●	●
永久完全殘廢賠償	●	●
雙倍利益賠償	●	
海外雙倍利益賠償**	●	●
意外醫療費用賠償	●	●
雙倍意外醫療費用賠償	●	
身故體恤津貼	●	●
緊急醫療運送 / 遺體運返服務	●	●
24 小時全球電話諮詢服務	●	●
保障組合	**「豐逸行」**	**「貴族行」**
意外死亡及斷肢賠償 + 意外醫療費用賠償	●	●
意外死亡及斷肢賠償	●	

以上產品比較的詳細資料，請參閱產品資料冊的附錄 2。

註： ** 海外雙倍利益賠償不會提供予抵港抵澳內地人士。

<u>產品主要特點</u>

- 保額： **高** | 高保額帶來更大保障
- 繕發年齡： **廣** | 18 歲 – 70 歲 (僅適用於在職人士)
- 保障年期： **長** | 直至 76 歲



*「豐逸行」*有以下保障利益：

1. **意外死亡及斷肢賠償 (ADD)**
2. **永久完全殘廢賠償 (PTD)**
   - 每月賠償由1%增加至2%
   - 降低殘廢等候期由12個月至6個月
3. **雙倍利益賠償**
4. **海外雙倍利益賠償 ****
5. **意外醫療費用賠償 (AMR)** （只限保障組合 A）
6. **雙倍意外醫療費用賠償** （只限保障組合 A） 新增
7. **身故體恤津貼**
8. **環球緊急支援服務**
   - 緊急醫療運送 / 遺髀運返
   - 24小時全球電話諮詢服務

註： ** 海外雙倍利益賠償不會提供予抵港抵澳內地人士。

*「豐逸行」*不會提供非受薪人士，即：
兒童、學生、家庭主婦、非在職人士及退休人士

III. 產品定位及優勢

產品定位

「豐逸行」提供高保額及廣泛的意外保障，此產品主要針對中產人士，高收入的專業人士及尋求更大意外保障的高資產客戶。

優勢

- 跟其他市場上主要競爭對手的個人意外產品相比，「豐逸行」提供最高的保障額
- 「豐逸行」的高保障額在市場中並不常見
- 提供兩個保障組合連三個計劃級別以切合不同的個人需要
- 提高「意外醫療費用賠償」保額至美金 45,000
- 「雙倍意外醫療費用賠償」– 因搶劫導致受傷而提供更大的保障



「豐逸行」保單將會繼續生效直至 ADD 及/或 PTD 的賠償額達到保額的 100%。

ADD 或 PTD 及 AMR（如適用）的保額會在每次支付任何 ADD 或 PTD 的賠償後減少，保費亦將會因保額減少而調低。

請參考「第 V 部分 – 賠償例子」。

IV. 保障利益

保障組合 A

保障利益		計劃 1 保障範圍（美金）	計劃 2 保障範圍（美金）	計劃 3** 保障範圍（美金）
(a)	意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(b)	永久完全殘廢賠償	500,000	1,000,000	1,500,000
(c)	雙倍利益賠償	500,000	1,000,000	1,500,000
(d)	海外雙倍利益賠償*	500,000	1,000,000	1,500,000
(e)	意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
(f)	雙倍意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
(g)	身故體恤津貼	1,300	1,300	1,300
(h)	環球緊急支援服務			
	• 緊急醫療運送 / 遺體運返服務（個人賠償總額）	625,000	625,000	625,000
	• 24 小時全球電話諮詢服務	適用	適用	適用

就項目(e)及(f)，有以下的限制：

跌打 / 針灸治療 每日 1 次，每次為美金 100，及每個保單年度最多為 5 次

保障組合 B

保障利益		計劃 1 保障範圍（美金）	計劃 2 保障範圍（美金）	計劃 3** 保障範圍（美金）
(a)	意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(b)	永久完全殘廢賠償	500,000	1,000,000	1,500,000
(c)	雙倍利益賠償	500,000	1,000,000	1,500,000
(d)	海外雙倍利益賠償*	500,000	1,000,000	1,500,000
(e)	身故體恤津貼	1,300	1,300	1,300
(f)	環球緊急支援服務			
	• 緊急醫療運送 / 遺體運返服務（個人賠償總額）	625,000	625,000	625,000
	• 24 小時全球電話諮詢服務	適用	適用	適用

注意： * 海外雙倍利益賠償不會提供予抵港抵澳內地人士。
** 計劃 3 不會提供予抵港抵澳內地人士。

1. 意外死亡及斷肢賠償 (ADD)

若受保人在意外發生後 180 天內死亡或出現任何受保受傷，*「豐逸行」*都會根據以下的保障一覽表而作出一筆過的**「意外死亡及斷肢賠償」**，以幫助處理受保受傷造成的費用：

創傷	保額之百分比
1. 喪失生命	**100%**
2. 永久完全喪失雙眼視力	**100%**
3. 永久完全喪失一眼視力	**100%**
4. 喪失兩肢 / 一肢或永久完全喪失其功能	**100%**
5. 喪失說話能力及失聰	**100%**
6. 永久及不能痊癒的精神失常	**100%**
7. 永久完全失聰	
a. 雙耳	**75%**
b. 一耳	**25%**
8. 喪失說話能力	**50%**
9. 永久完全喪失一眼球之晶體	**50%**
10. 喪失任何一手四指及拇指或永久完全喪失其功能	
a. 右手	**70%**
b. 左手	**50%**
11. 喪失任何一手四指或永久完全喪失其功能	
a. 右手	**40%**
b. 左手	**30%**
12. 喪失任何一手拇指或永久完全喪失其功能	
a. 右手兩節 / 一節關節	**30% / 15%**
b. 左手兩節 / 一節關節	**20% / 10%**
13. 喪失任何一手手指或永久完全喪失其功能	
a. 右手三節 / 兩節 / 一節關節	**10% / 7.5% / 5%**
b. 左手三節 / 兩節 / 一節關節	**7.5% / 5% / 2%**
14. 喪失任何一腳腳趾或永久完全喪失其功能	
a. 一腳所有腳趾	**15%**
b. 拇趾兩節關節	**5%**
c. 拇趾一節關節	**3%**
15. 腿骨或膝蓋骨折裂而不能復原	**10%**
16. 任何一腿畸短 5 厘米或以上	**7.5%**
17. 三級燒傷	
身體部位 / 燒傷部份佔全身皮膚面積百分率	
a. 頭 — 不少於 8%	**100%**
a. 頭 — 不少於 5% 但少於 8%	**75%**
a. 頭 — 不少於 2% 但少於 5%	**50%**
b. 身體 — 不少於 20%	**100%**
b. 身體 — 不少於 15% 但少於 20%	**75%**
b. 身體 — 不少於 10% 但少於 15%	**50%**

2. 永久完全殘廢賠償 (PTD)

若受保人在意外發生後 180 天內導致永久及完全殘廢，而該殘廢自確診後持續了 6 個月，*「豐逸行」*將支付受保人**「永久完全殘廢賠償」**：

保額的 2%
(由確診殘廢後第 7 個月開始，最長可達 50 個月)

3. 雙倍利益賠償

在以下情況發生意外而不幸導致身故、斷肢或永久完全殘廢，ADD 或 PTD 的賠償將增加一倍。而受保人須：

以付款乘客身份
乘坐海上、陸上及空中的公共交通工具
(例如渡輪、巴士、旅遊巴士、火車 / 港鐵、的士或飛機等)

乘搭載客升降機
(礦場及建築地盤之升降機除外)

火警中受傷
(只限於戲院、公眾大禮堂、酒店、學校及醫院)

以行人身份**於交通意外中受傷**
及 / 或被任何機動 / 動力車輛撞擊

因自然發生的**水浸及 / 或山泥傾瀉**受傷
(於香港或澳門)

若受保人已獲發「海外雙倍利益賠償」，則**不會**獲發「雙倍利益賠償」。

4. 海外雙倍利益賠償

若受保人在香港或澳門以外地區旅遊時遇上意外而導致身故或任何受保受傷，*「豐逸行」*將會支付**「海外雙倍利益賠償」**提供：

額外金額

(相當於 ADD 及 / 或 PTD 的賠償金額)

若受保人已獲發「雙倍利益賠償」，則**不會**獲發「海外雙倍利益賠償」。

此保障利益**不會**提供予抵港抵澳內地人士。

5. 意外醫療費用賠償 (AMR)

「意外醫療費用賠償」提供實報實銷的賠償予意外發生後 52 個星期內任何合理及慣常的醫療費用，直至每宗意外的個人賠償額上限為止。

一系列醫療所需的治療及醫療服務包括但不限於跌打、針灸、物理治療及脊椎治療。

跌打或針灸治療的限制：

不論是否涉及骨折：

每日 1 次，每次為美金 100，及每個保單年度最多為 5 次

6. 雙倍意外醫療費用賠償

新增

若受保人因遇搶劫而導致受傷，*「豐逸行」*將會提供**「雙倍意外醫療費用賠償」**：

額外保額

(相當於 AMR 的現行保額)



7. 身故體恤津貼

萬一受保人不幸身故，*「豐逸行」*將賠償**「身故體恤津貼」**：

最高可獲 美金 1,300

(受保人於本公司持有的所有計劃下的個人上限)

8. 環球緊急支援服務

若受保人為香港、澳門或抵港抵澳內地人士，我們會為身處於世界任何地方的受保人提供緊急支援服務，包括

- 緊急醫療運送及 / 或遺體運返服務，其個人賠償總額為 美金 625,000
- 24 小時全球電話諮詢服務

V. 賠償例子

（以下個案乃假設並只作舉例說明之用。）

例子 1　　因意外所致的醫療開支賠償（AMR 賠償）



陳先生
(33 歲，男性)
保單持有人及受保人



保障組合 A – 計劃 2		美金
保額	(ADD)	1,000,000
保額	(AMR)	30,000
年繳保費		1,860

當不幸的事件發生時…



“陳先生因意外導致骨折而送院接受治療…”

他已經住院

他已接受的治療有…

- 物理治療 – **10 次**
- 跌打治療 – **4 次**
- 再次接受診治 – **3 次**

陳先生會獲得 **AMR** 的賠償。

他獲得的賠償金額是…

以美金為貨幣單位： **AMR**	實際開支		賠償金額
住院	**12,000**		**12,000**
物理治療 ..... 每次美金 150，共 10 次	**1,500**	= 150 x10	**1,500**
跌打治療 ..... 每次美金 100，共 4 次	**400**	= 100 x4	**400**
門診治療 ..... 每次美金 150，共 6 次	**900**	= 150 x6	**900**
實際開支 **總共**	**14,800**	賠償金額 **總共**	**14,800**

因此，陳先生會從他的保單獲得賠償金額總共美金 14,800，並可實報實銷因意外導致的所有醫療開支。

若果陳先生仍要就是次意外而作出更多 AMR 的索償，他可用的金額為：

= **保額 – 已賠償金額**

= 美金 (30,000 – 14,800) = 美金 15,200

例子 2　　多次意外索償（ADD，AMR 及「雙倍利益賠償」）



郭女士
(42 歲，女性)
保單持有人及受保人



保障組合 A – 計劃 2		美金
保額	(ADD)	1,000,000
保額	(AMR)	30,000
年繳保費		1,860

當不幸的事件發生時…



"郭女士因意外導致喪失右眼晶體"

她已經住院

她已接受的治療有…

- 再次接受診治 – **10 次**

郭女士會獲得 **ADD** 及 **AMR** 的賠償。

她獲得的賠償金額是…

以美金為貨幣單位：

	實際開支		賠償金額	
ADD				
永久完全喪失一眼球之晶體的賠償	---		**500,000**	(1)
AMR				
住院	**25,000**		**25,000**	
門診治療 每次美金 200，共 10 次	**2,000**	= 200 x10	**2,000**	
實際醫療開支 **總共**	**27,000**	賠償金額 **總共**	**527,000**	

因此，郭女士會從她的保單獲得賠償金額總共美金 527,000，包括獲得因喪失眼球晶體的賠償及實報實銷因意外導致的所有的醫療開支。

若果郭女士仍想就是次意外而作出更多 AMR 的索償，她可用的金額為：

= **保額 – 已賠償金額**
= 美金 (30,000 – 27,000)
= 美金 3,000

說明

(1) 根據賠償一覽表，永久完全喪失一眼球之晶體的賠償是 = (ADD 的保額) x 50% = 美金 1,000,000 x 50% = 美金 500,000。

若果郭女士遇上另一宗意外...?

第一宗意外後的保障利益

保障組合 A

			美金
保額	(ADD)	1,000,000 – 500,000 =	500,000
保額	(AMR)	30,000 x (100% - 50%) =	15,000
年度總保費			930*

*月繳保費以四捨五入計算

當不幸的事件發生時...



"郭女士乘坐巴士時遇上意外導致腿部骨折而不能復原"

她已經住院

她已接受的治療有...

- 物理治療 – **6 次**
- 針灸治療 – **4 次**
- 跌打治療 – **6 次**
- 再次接受診治 – **6 次**

郭女士會獲得 **ADD，AMR 及「雙倍利益賠償」**。

她獲得的賠償金額是...

以美金為貨幣單位：

ADD	實際開支		賠償金額	
腿骨骨折裂而不能復原的賠償	---		**100,000**	(2)
雙倍利益賠償				(3)
乘搭公共交通工具時發生意外	---		**100,000**	
AMR				(4)
住院	**12,000**		**12,000**	
物理治療 ..... 每次美金 200，共 6 次	**1,200**	= 200 x 6	**1,200**	
針灸治療 ..... 每次美金 100，共 4 次	**400**	= 100 x 4	**400**	
跌打治療 ..... 每次美金 100，共 6 次	**600**	= 100 x 6	**100**	(5)
門診治療 ..... 每次美金 150，共 6 次	**900**	= 150 x 6	**900**	
實際醫療開支 **總共**	**15,100**	賠償金額 **總共**	**214,600**	

因此，郭女士會從她的保單獲得賠償金額總共美金 214,600。

故此，「豐逸行」只能為此意外賠償醫療費用至美金 14,600。郭女士需要自行支付美金 15,100 – 美金 14,600 = 美金 500。若果郭女士仍想就是次意外報銷更多醫療費用，她剩餘可用的 AMR 金額為美金 400。但她不能再從此餘額就是次意外索償任何跌打 / 針灸治療的費用。

賠償保障利益後的保費...

意外	現行保額 (美金)	剩餘保額的%	下一個保單年度的保費 (美金)	
			年繳	月繳*
-	1,000,000	100%	**1,860**	**164**
第一宗意外後	500,000	100% - 50% = 50%	**930**	**82**
第二宗意外後	400,000	50% - 10% = 40%	**744**	**66**

*月繳以保費形式倍數(modal factor)計算，有關保費數字均以四捨五入計算並只作參考之用。

說明

(2)	根據保障一覽表，腿骨骨折裂而不能復原的賠償是 = (ADD 的保額) x 10% = 美金 1,000,000 x 10% = 美金 100,000。
(3)	由於郭女士遇到的意外是屬於雙倍利益賠償下的指定情況，因此應付利益為 = 美金 100,000。
(4)	AMR 的保額會根據 ADD 的現行保額所佔原有保額的比例而減少。由於在第一宗意外中支付了 50%的 ADD 保額，第二宗意外中的 AMR 保額將會被減少 50%，即美金 30,000 x (1 – 50%) = 美金 15,000。
(5)	由於郭女士已就針灸治療獲賠償美金 400。因此她就跌打治療的最高實報實銷限額為美金 500 - 美金 400 = 美金 100。郭女士需要就是次跌打療程自行支付美金 500。

例子 3　　海外發生意外索償（ADD，AMR 及「海外雙倍利益賠償」）



黃太
(53 歲，女性)
保單持有人及受保人



保障組合 A – 計劃 2

		美金
保額	(ADD)	1,000,000
保額	(AMR)	30,000
年度總保費		1,860

當不幸的事件發生時…



“黃太在馬來西亞旅遊期間遇上了車禍並導致膝蓋骨折裂而不能復原”

她已經住院

她已接受的治療有…

- 物理治療 – **6 次**
- 針灸治療 – **15 次**
- 跌打治療 – **10 次**
- 再次接受診治 – **10 次**

黃太會獲得 **ADD，AMR 及「海外雙倍利益賠償」**。

她獲得的賠償金額是…

以美金為貨幣單位：	實際開支		賠償金額	
ADD				
膝蓋骨折裂而不能復原的賠償	---		**100,000**	(1)
海外雙倍利益賠償				
海外發生意外			**100,000**	(2)
AMR				
住院	**23,000**		**23,000**	
物理治療 每次美金 200，共 6 次	**1,200**	= 200 x 6	**1,200**	
針灸治療 每次美金 100，共 15 次	**1,500**	= 100 x 15	**500**	(3)
跌打治療 每次美金 100，共 10 次	**1,000**	= 100 x 10	**0**	(4)
門診治療 每次美金 125，共 10 次	**1,250**	= 125 x 10	**1,250**	
實際醫療開支 **總共**	**27,950**	賠償金額 **總共**	**225,950**	(5)

因此，黃太會從她的保單獲得賠償金額總共美金 225,950，可以實報實銷因這宗意外導致的醫療開支，並就海外發生意外時導致膝蓋骨折裂而不能復原而獲得雙倍賠償。

若果黃太仍想就是次意外而作出更多 AMR 的索償，他可用的金額為：

= **保額 – 已賠償金額**

= 美金 (30,000 – 25,950)

= 美金 4,050

賠償保障利益後的保費…

意外	現行保額 (美金)	剩餘保額的%	下一個保單年度的保費 (美金)	
			年繳	月繳*
-	1,000,000	100%	**1,860**	**164**
第一宗意外後	900,000	100% - 10% = 90%	**1,674**	**147**

*月繳以保費形式倍數(modal factor)計算，有關保費數字均以四捨五入計算並只作參考之用。

說明

(1) 根據賠償一覽表，膝蓋骨折裂而不能復原的賠償是 = (ADD 的保額) x 10% = 美金 1,000,000 x 10% = 美金 100,000。

(2) 基於黃太在海外遇上意外，她能夠獲得「海外雙倍利益賠償」。所以，獲得的賠償 = ADD 賠償的金額 = 美金 100,000。由於黃太已獲發「海外雙倍利益賠償」，她將不會同時獲發「雙倍利益賠償」。

(3) 就每次意外而言，接受針灸治療的最高賠償限額為每次治療美金 100，並限於每個保單年度接受 5 次治療。因此，是次針灸治療的最高實報實銷限額為 5 x 美金 100 = 美金 500。黃太需要就這些針灸療程的餘下費用支付美金 1,000。

(4) 由於黃太已經用盡了她 AMR 保障利益中跌打 / 針灸治療的最高金額，她不能報銷任何跌打治療的費用。

(5) 經過報銷各項療程的醫療費用，黃太總共可以獲賠償美金 25,950。因此，黃太需要自行支付：美金 27,950 – 美金 25,950 = 美金 2,000。

VI. 抵港抵澳內地人士投保須知

1. 一般須知

a. 可供投保的計劃

計劃 1：美金 500,000

計劃 2：美金 1,000,000

b. 個人終身限額

當受保人擁有一份已生效的**「豐逸行」**，他的個人意外最高投保額為**美金 1,000,000**，包括**「豐逸行」**及其他提供意外死亡及斷肢賠償的產品：

若受保人要獲得美金1,000,000的個人投保限額，他**必須**投保「豐逸行」，否則，若受保人僅投保其他個人意外產品，受保人需跟隨有現有的個人投保限額：

獲得「豐逸行」後的最高個人限額		「豐逸行」		其他意外產品
美金1,000,000	=	美金500,000	+	美金500,000 *(跟隨每個產品的個人投保額)*
美金1,000,000	=	美金1,000,000	+	0

例子 1

受保人擁有的意外保險計劃：	**保額 (美金)**
意外死亡賠償附加契約	300,000
自選人身意外保險 2 – ADD	100,000
意安心升級保障	100,000
總共：	**500,000**
可提供的*「豐逸行」計劃*：	**計劃 1: 500,000**

例子 2

受保人擁有的意外保險計劃：	**保額 (美金)**
意外死亡賠償附加契約	200,000
自選人身意外保險 2 – ADD	200,000
意安心升級保障	300,000
總共：	**700,000**
可提供的*「豐逸行」計劃*：	**不適用**

例子 3

受保人擁有的意外保險計劃：	**保額 (美金)**
豐逸行	500,000
意安心升級保障	200,000
意選保	100,000
總共：	**800,000**
可提供的*「自選人身意外保險 2 – ADD」計劃*：	**200,000**

說明:

- 可投保的「自選人身意外保險 2 – ADD」：
  因為「易選保」和「自選人身計劃 2」合的最高投保額為美金 300,000，所以以上例子的「自選人身計劃 2」的投保額並不能超過美金 200,000。

2. 提升

相比「貴族行」，「豐逸行」不單可以同樣提供予抵港抵澳人士投保而且還作出以下的提升：

	「豐逸行」	**「貴族行」**
保費	標準保費	因國籍評級而需額外交 50%保費
要求 – 受保人必需擁有一份有效的人壽保單： *(請參考以下的例子)*		
1. 人壽保險產品 – 受保人的壽險保單的保額	美金 250,000 或以上	• 美金 500,000； 或 • 美金 1,000,000 根據投保的計劃而定
2. 儲蓄產品 [1] – 申請人/ 保單持有人的總保費 [2]	• SP ≥ 美金 250,000; 或 • AP ≥ 美金 50,000; 或 • SP + AP ≥ 美金 250,000	不適用

1 只包括有現金價值及/ 或戶口價值而仍然生效的基本計劃(不包括附加計劃)。

2 根據「打擊洗錢及恐怖分子資金籌集指引」(“AML”)

“SP”: 累計所有整付保費

“AP”: 累計年度化保費

(請參閱附錄 1「D. 核保規則」)

若受保人投保「豐逸行」，他必需擁有有效的**人壽保險產品或儲蓄產品**：

	人壽保險產品	**儲蓄產品**
合資格產品	連保額的人壽保險產品 例如「裕滿人生」保障計劃 2、易達終身保等	「打擊洗錢指引」內的指定產品, 例如「充裕未來 2」、「簡愛.延續 2」等
參考人士	**受保人**	「豐逸行」的**申請人**必需跟儲蓄產品保單的**保單持有人相同**
以保額或保費釐定	保額	保費

例子

a. 人壽保險產品

保單	保額 (美金)	合資格投保「豐逸行」	原因
「裕滿人生」保障計劃 2	200,000	否	受保人現行的保額低於美金 250,000
愛無憂 3 (特級保障)	500,000	**是**	受保人現行的保額高於美金 250,000

b. 傳統儲蓄產品

	已擁有(現有)的傳統儲蓄產品					新保單 (「豐逸行」)			原因
	保單持有人	受保人	保單	AP 或 SP	保費 (美金)	申請人	準投保人	合資格投保「豐逸行」	
1	丈夫	妻子	「簡愛.延續 2」	SP	250,000	丈夫	妻子	**是**	新保單的申請人(丈夫)的現有保單的整付保費是美金 250,000.
2	丈夫	妻子	「智昇」	SP	250,000	妻子	妻子	否	新保單的申請人(妻子)沒有合乎保費要求的現有保單
3	丈夫	妻子	「簡愛.延續 2」	SP	200,000	丈夫	丈夫	**是**	因為新保單的申請人(丈夫)的現有保單的保費合共為美金 250,000(SP + AP)，縱使他只是現有保單的保單持有人而並非受保人
	丈夫	兒子	「充裕未來 2」	AP	50,000				

"SP": 累計所有整付保費
"AP": 累計年度化保費

VII. 常見問題 (FAQ)



Q: 當已賠償「意外死亡及斷肢賠償」("ADD")保障利益後，「豐逸行」會否賠償「永久完全殘廢賠償」("PTD")保障利益？

A: 不會。

Q: 若果受保人在海外遇上符合「雙倍利益賠償」條件的意外，受保人會否同時獲得「海外雙倍利益賠償」及「雙倍利益賠償」？

A: 不會。當受保人已獲得海外雙倍利益賠償後，則不會獲賠雙倍利益賠償，反之亦然。

Q: 「豐逸行」會否開放售予非受薪人（即兒童、學生、家庭主婦、非在職人士及退休人士）？

A: 不會。

Q: 當賠償了 ADD / PTD 保障利益後，此保單會否被終止？

A: 不會。只要 ADD / PTD 的賠償總額未達到保額的 100%，此保單仍然生效。

Q: 當索償「雙倍意外醫療賠償」時，是否需要提交搶劫的證據？

A: 若果因搶劫而導致受保受傷，受保人必須向本公司提交向當地警方舉報的書面證明或類似通知。

附錄 1：產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">豐逸行</td></tr>
<tr><td>銷售日期</td><td colspan="3">香港及澳門：2017 年 5 月 2 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">• 一個提供全面意外保障的計劃：
<u>意外死亡及斷肢賠償 (ADD) 保障：</u>
➢ 意外死亡及斷肢賠償
➢ 永久完全殘廢賠償 (PTD)
➢ 雙倍利益賠償
➢ 海外雙倍利益賠償

<u>意外醫療費用賠償 (AMR) 保障[只適用於保障組合 A]：</u>
➢ 意外醫療費用賠償
➢ 雙倍意外醫療費用賠償

<u>其他：</u>
➢ 身故體恤津貼
➢ 環球緊急支援服務
❖ 緊急醫療運送
❖ 遺體運返
❖ 24 小時全球電話諮詢服務

• 只供在職人士投保。投保年齡由 18 歲至 70 歲，保障年期至受保人 76 歲
• 本產品有兩個保障組合而每個保障組合下有三個計劃級別
• 適用於「AIA Vitality 健康程式」
• 目標客戶是一群願意付較高保費而獲取更大的意外保障</td></tr>
<tr><td rowspan="6">計劃編號</td><td rowspan="3">保障組合 A</td><td>計劃一</td><td>LVPA1N5</td></tr>
<tr><td>計劃二</td><td>LVPA2N5</td></tr>
<tr><td>計劃三</td><td>LVPA3N5</td></tr>
<tr><td rowspan="3">保障組合 B</td><td>計劃一</td><td>LVPB1N5</td></tr>
<tr><td>計劃二</td><td>LVPB2N5</td></tr>
<tr><td>計劃三</td><td>LVPB3N5</td></tr>
</table>

保障一覽表

保障組合 A (ADD & AMR)

保障利益	保障（美金）		
	計劃 1	計劃 2	計劃 3
(1) 意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(2) 永久完全殘廢賠償	500,000	1,000,000	1,500,000
(3) 雙倍利益賠償	500,000	1,000,000	1,500,000
(4) 海外雙倍利益賠償	500,000	1,000,000	1,500,000
(5) 意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
(6) 雙倍意外醫療費用賠償（每宗意外）	15,000	30,000	45,000
就第(5)及第(6)項，有以下的限制： - 跌打 / 針灸治療	骨折/ 非骨折： 每日一（1）次，每次為美金 100， 及每個保單年度最多為五（5）次		
(7) 身故體恤津貼	1,300	1,300	1,300
(8) 緊急醫療運送 / 遺體運返（個人賠償總額）	625,000	625,000	625,000
(9) 24 小時全球電話諮詢服務	適用	適用	適用

***只有計劃 1 及計劃 2 可提供給抵港抵澳內地人士投保**

保障組合 B (ADD only)

保障利益	保障（美金）		
	計劃 1	計劃 2	計劃 3
(1) 意外死亡及斷肢賠償	500,000	1,000,000	1,500,000
(2) 永久完全殘廢賠償	500,000	1,000,000	1,500,000
(3) 雙倍利益賠償	500,000	1,000,000	1,500,000
(4) 海外雙倍利益賠償	500,000	1,000,000	1,500,000
(5) 身故體恤津貼	1,300	1,300	1,300
(6) 緊急醫療運送 / 遺體運返（個人賠償總額）	625,000	625,000	625,000
(7) 24 小時全球電話諮詢服務	適用	適用	適用

***只有計劃 1 及計劃 2 可提供給抵港抵澳內地人士投保**

A. 利益

1. 保障年期	至受保人 76 歲	
2. 保障有效期	**保障**	**有效期 (保單生效後)**
	受保受傷	即時
3. 意外死亡及斷肢賠償 (ADD)/ 永久完全殘廢賠償 (PTD)	根據意外死亡及斷肢契約的保額，作出與該損失相應的百分率之賠償 (請參考合約保障利益條款第一部份的賠償一覽表) 。 倘受保人在意外發生當日起計 180 天內因受保受傷而引致永久完全殘廢，而該殘廢不間斷地維持連續 6 個月後，受保人仍然完全、持續及永久殘廢，則本公司將於受保人會與確診永久及完全殘廢的第 7 個月開始每月月底支付相等於保額百分之二 (2%) 的永久完全殘廢賠償，該賠償不會持續多於 50 個月。若殘廢狀況消失，受保人回復工作能力或死亡，則此永久完全殘廢賠償將即時終止。 若累積賠償未達到意外死亡及斷肢賠償及/ 或永久完全殘廢賠償的保額的 100%，保單並不會因此而終止。 當作出賠償之後而保單仍然生效時，保額及保費會相對減少。	
4. 雙倍利益賠償	如在以下情況遇上意外而導致身故、斷肢或永久完全殘廢，ADD 及 / 或 PTD 的賠償將變成兩倍: • 當受保人以付款乘客身份（非機師、控制員或空勤人員）乘坐上述界定的公共交通工具； • 當受保人在一般只限載客用的升降機廂內（礦場及建築地盤之升降機除外）； • 只限在下列公共建築物內發生火警而受傷，包括：戲院、公眾大禮堂、酒店、學校及醫院 • 當受保人以行人身份於交通意外中受傷及 / 或被任何機動車輛撞倒； • 在香港或澳門因自然災害造成之水浸及 / 或山泥傾瀉。	
5. 海外雙倍利益賠償	倘香港特別行政區或澳門特別行政區為受保人之慣常居住地點及 / 或慣常工作地點，受保人在香港特別行政區或澳門特別行政區以外地區的旅程中因意外死亡或受傷，原有保額將變成兩倍。 當受保人獲支付「雙倍利益賠償」後，則不會獲發「海外雙倍利益賠償」，反之亦然。 ***備注：*** *此賠償並不提供給抵港抵澳內地人士。*	
6. 意外醫療費用賠償 (AMR) [只適用於保障組合 A]	賠償因意外所導致的一系列合理及慣常的醫療費用。最高賠償金額等於 AMR 保額的 100%。 若 ADD / PTD 的保額因賠償後而減少, AMR 的保額亦會相對減少。	

7. 雙倍意外醫療費用賠償 [只適用於保障組合 A]	若受保人因搶劫導致受保受傷，「意外醫療費用賠償」的現行保額將變成兩倍。 *跌打/針灸治療：無論受保受傷有沒有涉及骨折，「意外醫療費用賠償」和「雙倍意外醫療費用賠償」合共最高賠償限額為每日 1 次，每次為美金 100，及每個保單年度最多為 5 次。
8. 身故恩恤津貼	每名受保人獲賠償之「身故體恤津貼」，其賠償總和以受保人在本公司所持保單之同一保障項目不超過美金1,300。
9. 環球緊急支援服務	• 24 小時全球電話諮詢服務 • 緊急醫療運送 安排緊急醫療運送，將受保人運送到最接近及有足夠醫療設備治療受保人醫療狀況的醫療場所 • 遺體運返 若受保人在旅程中身故，供應商會安排把受保人的遺體運返香港、澳門或中華人民共和國(受保人在開始旅程時已於該國家或地區取得永久居住權) (視屬何情況而定）。

B. 保費

1. 保費形式	• 男性/女性：相同保費率 • 吸煙人士/非吸煙人士：相同保費率 • 均衡但並不保證 • 每年續保
2. 保費繳付期	每年續保直至保障有效期完結
3. 保費(美金)	保障組合 A (ADD + AMR)： **繳付方法** / **計劃 1** / **計劃 2** / **計劃 3** **年繳** 930 1,860 2,790 **月繳** 82 164 246 保障組合 B (ADD)： **繳付方法** / **計劃 1** / **計劃 2** / **計劃 3** **年繳** 750 1,500 2,250 **月繳** 66 132 198
4. 繳付方法	年繳 / 月繳
5. 健康生活折扣	不適用

C. 產品細節

1. 繕發年齡	只供 18 歲至 70 歲的在職人士 (不包括非受薪人士，即青少年、學生、家庭主婦、失業人士及退休人士)	
2. 續保年齡	直至受保人 76 歲生日前一個保障週年日	
3. 性別	男性和女性	
4. 銷售地點	香港/ 澳門 此計劃可提供給抵港抵澳內地人士。請參考 PRC Operations 的現行指引。	
5. 貨幣	美金	
6. 計劃類別	意外保險	
7. 保單契約頁碼	**保單**	**保單契約頁碼**
	基本計劃 – ADD & AMR (保障組合 A)	DCEV
	基本計劃 – ADD (保障組合 B)	DCEW
	中華人民共和國批註	BAAM
	環球緊急支援服務 - 美金	THLM
	不保事項批註 (意外)	BM6A
	不保事項批註 (RCC)	BM6B
8. 保單號碼字首	香港區及澳門區： “M” 抵港抵澳內地人士： 香港區： M380 M680 M980 澳門區： M480	

D. 核保規則

<table>
<tr><td>1. 體檢要求</td><td>• 只需填寫意外及醫療保險保單投保申請書</td></tr>
<tr><td>2. 財務核保要求</td><td><u>香港 / 澳門：</u>
• ADD:
最高限額取決於每年收入倍數
<table><tr><td>年齡</td><td>倍數</td></tr><tr><td>18 – 50</td><td>年薪 15 倍</td></tr><tr><td>51 - 70</td><td>年薪 10 倍</td></tr></table>
對於個人投保超過美金 1,000,000 及高達美金 5,000,000，投保人必須提交入息證明及大額問卷 / 財政問卷予營運部主管以作批核。

• AMR:
美金 50,000 (個人最高繕發額)

<u>港抵澳內地人士：</u>
• 最高限額取決於每年收入倍數
<table><tr><td>年齡</td><td>倍數</td></tr><tr><td>18 – 50</td><td>年薪 15 倍</td></tr><tr><td>51 - 70</td><td>年薪 10 倍</td></tr></table>
• 填寫額問卷/ 財政問卷及遞交財務證明
• 跟隨現有財務核保要求的港抵澳內地人士個人最高限額</td></tr>
<tr><td>3. 體檢評級</td><td>不適用</td></tr>
</table>

4. 國籍評級	• 提供予分別居住在香港/ 澳門的香港或澳門身份證持有人 • 提供予居住在中國內地的抵港抵澳內地人士 • 不接受居住在其他國家的香港或澳門身份證持有人投保 • 不接受居住在其他國家的抵港抵澳內地人士申請人投保 抵港抵澳內地人士： • 抵港抵澳內地人士投保的最高投保限額為(個人)美金1,000,000，包括所有提供意外死亡及斷肢賠償的產品。 注意： 如果抵港抵澳內地人士要投保美金 1,000,000 的個人投保限額，受保人必須購買「豐逸行」。否則，如果受保人僅投保其他個人意外產品，受保人需跟隨現有的個人投保限額。 • 需同時持有一份有效的人壽保單： 1. 人壽保險產品；或 2. 儲蓄產品 人壽保險產品 ➢ **受保人**的保額為美金 250,000 或以上； ➢ 保額可以由不同的保單累積； ➢ 合資格的產品：人壽保險產品，例如「裕滿人生」保障計劃2、易達終身保等 儲蓄產品 ➢ **申請人 / 保單持有人**的總保費： o 累計所有整付保費 (“SP”)相等或高於美金 250,000； o 累計年度化保費 (“AP”) 相等或高於美金 50,000；或 o SP + AP 相等或高於美金 250,000 ➢ 合資格的產品：「打擊洗錢指引」內的指定產品，例如「充裕未來 2」、「簡愛.延續 2」等 ➢ 新保單的申請人必須要跟已生效保單的保單持有人相同 ➢ 只包括有現金價值及/ 或戶口價值而仍然生效的基本計劃(不包括附加計劃) ➢ 根據「打擊洗錢及恐怖分子資金籌集指引」(“AML”) ***備註：*** 累計所有整付保費 - *所有仍然生效的整付保費保單之保費總和；* - *所有正在核保保單之年度化保費總和* 累計年度化保費 - *所有由新生意投保申請書之簽署日起計過去十二個月內正繳付保單之年度化保費總和(以保單週年日計算)；* - *所有正在核保的整付保費保單之保費總和*

5. 職業評級	• 職業等級 1 – 4: 跟隨 IPA 的職業評分(參考 iOCS 的連結：https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • 職業等級1 – 4劃一保費 • 不接受RCC保障的職業：不能透過繳交額外保費而獲得RCC保障 • 如果職業類別不屬於職業等級1 - 4級，投保將不會被接受 • 非受薪人士，即青少年、學生、家庭主婦、失業人士及退休人士，其投保將不會被接受
6. 提前保單日期 / 延遲保單日期	延遲保單日期：不可以 提前保單日期：不可以
7. 投保申請書	**香港:** 意外及醫療保險保單投保申請書(OPUAIF79) **澳門:** 意外及醫療保險保單投保申請書(OPPAUF15)
8. 要員保險	不適用
9. CRS	不適用
10. FATCA	不適用

E. 保戶服務行政指引

1. 更改投保額	不適用
2. 復效	120 日
3. 更改計劃	香港/ 澳門： 投保人可以在相同的保障組合的 3 個計劃級別之間更改計劃 抵港抵澳內地人士： 投保人可以在相同的保障組合的 2 個計劃級別之間更改計劃 **備註：** 若保額和保費因賠償 ADD/ PTD 後減少，**不可更改計劃**。
4. 自定期保險轉入	不適用
5. 更改繳付保費方法	沿用現有方法

F. 佣金

1. 佣金	首年: 40.5% 第二年: 18.0% 第三年起: 30.0%
2. High Issue Age FYC Adjustment	不適用
3. Persistency	不適用於 Life Persistency，但適用於 PA persistency
4. Extra 10%	不適用
5. Provident Fund	不適用

G. 其他

1. 保單建議書系統 (PGS) – 只供「AIA Vitality 健康程式」	適用於以下版本： • PGS 2014 Web (PGS 15.4) • PGS 2014 iPad (PSG 15.4) • PGS 2014 Windows (PGS 15.4)
2. 產品簡介編號	
a) 英文	PTA999393
b) 繁體中文	PTA999394
c) 簡體中文	PTA999395

附錄 2：「豐逸行」與「貴族行」的產品比較

	豐逸行	貴族行
保障組合	保障組合 A (ADD + AMR) 保障組合 B (ADD)	只有一個保障組合 (ADD + AMR)
計劃級別	計劃 1 / 2 / 3	計劃 1 / 2 / 3
繕發年齡	18 - 70	16 - 65
保障年期	至受保人 76 歲	至受保人 75 歲
貨幣	美金	美金
銷售地點	香港 / 澳門	香港 / 澳門
抵港抵澳內地人士	• **標準保費** • 只提供計劃 1 及計劃 2(即高達美金一百萬保額) • 不適用「海外雙倍利益賠償」	• 需要支付 50%的額外附加保費 • 只提供計劃 1 及計劃 2(即高達美金一百萬保額) • 不適用「海外雙倍利益賠償」
「AIA Vitality 健康程式」	**適用**	不適用

利益

	豐逸行	貴族行
意外死亡及斷肢賠償 (ADD)	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000
永久完全殘廢賠償 (PTD)	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000 • 每月支付保額的 **2%** • 於確診永久及完全殘廢的**第 7 個月**開始支付，直至**第 50 個月**	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000 • 每月支付 ADD 保額的 1% • 於確診永久及完全殘廢的第 13 個月開始支付，直至第 100 個月
雙倍利益賠償	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000	-
海外雙倍利益賠償	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000 參閱備註 (1) 及 (2)	計劃 1: 美金 500,000 計劃 2: 美金 1,000,000 計劃 3: 美金 1,500,000
意外醫療費用賠償 (AMR) (每宗意外)	只限保障組合 A 計劃 1: 美金 15,000 計劃 2: 美金 30,000 計劃 3: 美金 45,000	計劃 1: 美金 10,000 計劃 2: 美金 20,000 計劃 3: 美金 30,000
雙倍意外醫療費用賠償 (每宗意外)	只限保障組合 A 計劃 1: 美金 15,000 計劃 2: 美金 30,000	-

	豐逸行	貴族行
	計劃 3: 美金 45,000	
跌打 / 針灸治療	涉及或不涉及骨折 每日 1 次，每次美金 100，每個保單年度最多為 5 次	涉及骨折：港幣 1,000 不涉及骨折：港幣 500 (每宗意外個人賠償總額)
身故恩恤津貼	美金 1,300	美金 1,300
環球緊急支援服務		
➢ 24 小時全球電話諮詢服務	適用	適用
➢ 緊急醫療運送 / 遺體運返 ➢ (個人賠償總額)	美金 625,000	不設限額

備註：

(1) 若受保人已獲發「雙倍利益賠償」，則不會獲發此保障利益。

(2) 此保障利益不會提供予抵港抵澳內地人士。

保費

	豐逸行	貴族行
保費(美金)	**保障組合 A (ADD + AMR)** 計劃 1: 年繳 930, 月繳 82 計劃 2: 年繳 1,860, 月繳 164 計劃 3: 年繳 2,790, 月繳 246 **保障組合 B (ADD)** 計劃 1: 年繳 750, 月繳 66 計劃 2: 年繳 1,500, 月繳 132 計劃 3: 年繳 2,250, 月繳 198	**ADD + AMR** 計劃 1: 年繳 1,000, 月繳 89 計劃 2: 年繳 2,000, 月繳 177 計劃 3: 年繳 3,000, 月繳 266

附錄 3: 財務需要分析表格之配對

C. 適合性評估 Suitability Assessment

問題 Question			豐逸行* Grand VIP*
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 Question		**豐逸行* Grand VIP***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	不適用 N/A
6	共同匯報標準 Common Report Standard	不適用 N/A

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

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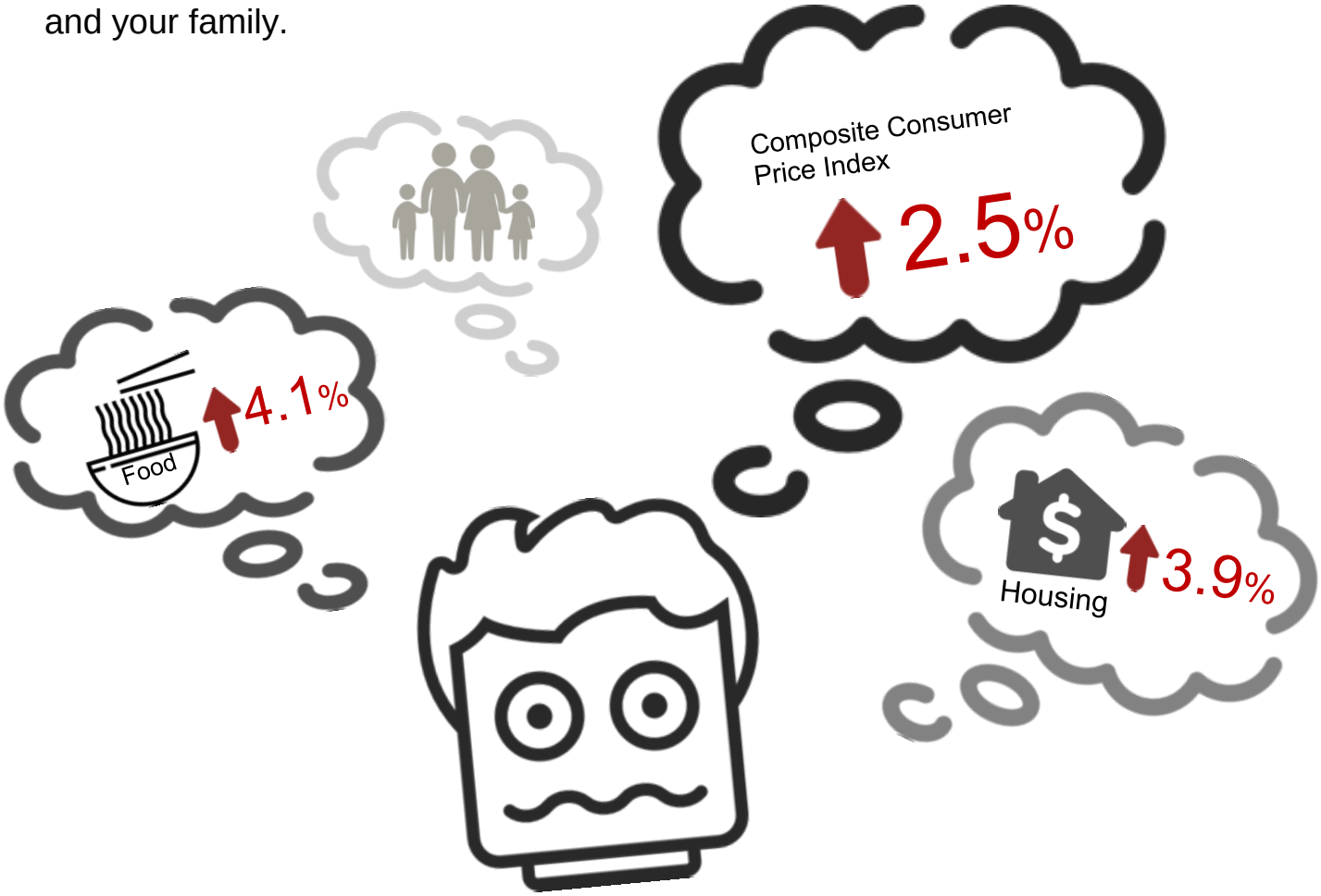
This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Introduction

Accidents happen without any prediction.

When an accident occurs and renders you disabled for some time, the major concern after your disability will be the source of income. If you are the breadwinner, it will create uneasiness among you and your family.



Without any secure income, the family expenditure and even mortgage payment will become a huge burden to you and your family. What would you do in case of disability?

Changes in the Consumer Price Index for the year 2009 – 2015
Source: Hong Kong Monthly Digest of Statistics (July 2016), Census and Statistics Department

Grand VIP can substitute a portion of your income if you are unable to provide due to injury. This allows for a quick recovery free of anxiety and an easier life.

Grand VIP provides you with 2 package plans, each of which offers 3 plan levels to choose from:

Package A

Protection level

	Accidental Death and Dismemberment Benefit (ADD)	Accidental Medical Expenses Reimbursement Benefit (AMR)	
	Sum Assured (US$)	Sum Assured (US$)	
Plan 3 **	1,500,000	45,000	+ **More benefits…**
Plan 2	1,000,000	30,000	
Plan 1	500,000	15,000	

Package B

Protection level

	Accidental Death and Dismemberment Benefit (ADD)	
	Sum Assured (US$)	
Plan 3 **	1,500,000	+ **More benefits…**
Plan 2	1,000,000	
Plan 1	500,000	

The illustration above outlines the difference between the two packages only. For details on the benefits, please refer to “Section IV – Benefits”.

To consider the protection level your client may need, think about…

- how your client and his family would manage financially if he were unable to work?
- whether he needs to cover his loan or debt repayments?
- whether he has enough cover through his employer?

Note: ** Plan 3 will not be offered to PRC applicant.

II. Product Overview & Highlights

Grand VIP is enhanced from ***LifeStyle VIP*** with new product features and individual package plan for ADD only (Package B):

Benefit	Grand VIP	LifeStyle VIP
Accidental Death & Dismemberment Benefit	●	●
Permanent Total Disability Benefit	●	●
Double Indemnity Benefit	●	
Overseas Double Indemnity Benefit**	●	●
Accidental Medical Expenses Reimbursement Benefit	●	●
Double Accidental Medical Expenses Reimbursement Benefit	●	
Compassionate Death Benefit	●	●
Emergency Medical Evacuation / Repatriation of Remains	●	●
24-hour Worldwide Telephone Enquiry Services	●	●
Package Plan	**Grand VIP**	**LifeStyle VIP**
Accidental Death & Dismemberment Benefit + Accidental Medical Expenses Reimbursement Benefit	●	●
Accidental Death & Dismemberment Benefit	●	

For the details of the above comparison, please refer to the Appendix 2 of this Launch Pack.

<u>Product Highlight of Grand VIP</u>

- Sum assured: **High** | Higher sum assured with greater protection
- Issue age: **Broad** | Age 18 – 70 (for employed person only)
- Benefit term: **Long** | Up to Age 76



Grand VIP consists of the following benefits：

1. **Accidental Death and Dismemberment Benefit (ADD)**

2. **Permanent Total Disability Benefit (PTD)**
   - Monthly payment increased from 1% to 2%
   - Reduced waiting period for proof of disability from 12 months to 6 months

3. **Double Indemnity Benefit**

4. **Overseas Double Indemnity Benefit ****

5. **Accidental Medical Expenses Reimbursement Benefit (AMR)** (Package Plan A only)

6. **Double Accidental Medical Expenses Reimbursement Benefit** (Package Plan A only) NEW

7. **Compassionate Death Benefit**

8. **Worldwide Emergency Assistance Services**
   - Emergency Medical Evacuation / Repatriation of Remains
   - 24-hour Worldwide Telephone Enquiry Services

Note: ** Overseas Double Indemnity will not be offered to PRC applicant.

Grand VIP will **NOT** offer to NON-INCOME group, i.e. juvenile, students, housewife, unemployed and retirees

III. Product Positioning & Selling Points

Product Positioning

Grand VIP offers broad accident protection coverage with high amount of sum assured, targeting middle class, professional with high income and high net worth customers who would seek greater protection against accident.

Selling Points

- Greatest protection coverage among other key market players' personal accident products.
- The higher protection coverage of *Grand VIP* is not common feature in the market
- Provide two package plans with three plan levels each to cater individual needs
- Raise sum assured of AMR up to US$45,000
- Double AMR benefit – the sum assured will be doubled in case of robbery



The ***Grand VIP*** policy will be still in-force until the benefit paid of ADD and/or PTD reaches 100% of sum assured.

The premium will be reduced whenever the sum assured of ADD / PTD and AMR (if applicable) is reduced after any ADD or PTD benefit has been paid each time.

Please refer to the Case Studies under Part V.

IV. Benefits

Package A

	Benefits	Plan 1 Cover (US$)	Plan 2 Cover (US$)	Plan 3** Cover (US$)
(a)	Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(b)	Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(c)	Double Indemnity Benefit	500,000	1,000,000	1,500,000
(d)	Overseas Double Indemnity Benefit*	500,000	1,000,000	1,500,000
(e)	Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
(f)	Double Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
(g)	Compassionate Death Benefit	1,300	1,300	1,300
(h)	Worldwide Emergency Assistance Services • emergency medical evacuation / repatriation of remains (per life limit) • 24-hour worldwide telephone enquiry service	625,000 included	625,000 included	625,000 included

For item (e) and (f), the following limitations shall apply:

Bone-setting / acupuncture	US$100 per visit per day, 5 visits per policy year

Package B

	Benefits	Plan 1 Cover (US$)	Plan 2 Cover (US$)	Plan 3** Cover (US$)
(a)	Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(b)	Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(c)	Double Indemnity Benefit	500,000	1,000,000	1,500,000
(d)	Overseas Double Indemnity Benefit*	500,000	1,000,000	1,500,000
(e)	Compassionate Death Benefit	1,300	1,300	1,300
(f)	Worldwide Emergency Assistance Services • emergency medical evacuation / repatriation of remains (per life limit) • 24-hour worldwide telephone enquiry service	625,000 included	625,000 included	625,000 included

Note: * Overseas Double Indemnity Benefit will not be offered to PRC applicant.
** Plan 3 will not be offered to PRC applicant.

1. Accidental Death & Dismemberment Benefit (ADD)

If the insured passes away or sustains any of the covered injuries occurs within 180 days after an accident, *Grand VIP* will pay a lump sum **Accidental Death & Dismemberment Benefit** according to the benefit schedule below to help manage expenses:

Injury	% of Sum Assured
1. Loss of Life	**100%**
2. Permanent total Loss of Sight of Both Eyes	**100%**
3. Permanent total Loss of Sight of One Eye	**100%**
4. Loss of or the permanent total Loss of Use of Two Limbs / One Limb	**100%**
5. Loss of Speech and Hearing	**100%**
6. Permanent and incurable insanity	**100%**
7. Permanent Total Loss of Hearing of	
a. both ears	**75%**
b. one ear	**25%**
8. Loss of Speech	**50%**
9. Permanent total loss of the lens of one eye	**50%**
10. Loss of or the Permanent Total Loss of Use of four fingers and thumb of	
a. right hand	**70%**
b. left hand	**50%**
11. Loss of or the Permanent Total Loss of Use of Four Fingers of	
a. Right Hand	**40%**
b. Left Hand	**30%**
12. Loss of or the Permanent total Loss of Use of one thumb	
a. both right joints / one right joint	**30% / 15%**
b. both left joints / one left joint	**20% / 10%**
13. Loss of or the Permanent total Loss of Use of fingers	
a. three right joints / two right joints / one right joint	**10% / 7.5% / 5%**
b. three left joints / two left joints / one left joint	**7.5% / 5% / 2%**
14. Loss of or the permanent total Loss of Use of toes	
a. all-one foot	**15%**
b. great-both joints	**5%**
c. great-one joint	**3%**
15. Fractured Leg or Patella with Established Non-union	**10%**
16. Shortening of Leg by at least 5 cm	**7.5%**
17. Third Degree Burns	
Area — Damage as a Percentage of Total Body Surface Area	
a. Head — equals to greater than 8%	**100%**
a. Head — equals to greater than 5% but less than 8%	**75%**
a. Head — equals to greater than 2% but less than 5%	**50%**
b. Body — equals to greater than 20%	**100%**
b. Body — equals to greater than 15% but less than 20%	**75%**
b. Body — equals to greater than 10% but less than 15%	**50%**

2. Permanent Total Disability Benefit (PTD)

If the insured becomes totally and permanently disabled within 180 days after an accident, and with such diagnosed disability has continued for 6 months consecutively, *Grand VIP* will pay a **Permanent Total Disability Benefit** of:

2% of the sum assured

(Starting from the 7th month after diagnosis, up to 50 months)

3. Double Indemnity Benefit

In the unfortunate event of death, dismemberment or permanent total disability due to an accident related to any of the following, the benefit payable under ADD / PTD will be doubled under the **Double Indemnity Benefit** where the insured was:



A fare-paying passenger
traveling on marine, land or air public transportation
(e.g. ferry, bus, coach, train / MTR, taxi or airplane and etc.)



Riding in a passenger-carrying elevator
(excluding elevators of a mine or construction site)



Injured in fire
(in a theatre, public auditorium, hotel, school or hospital **only**)



A pedestrian **injured in a traffic accident**
and / or struck by any motor-driven / powered vehicle



Injured in natural **flooding and / or landslide**
in Hong Kong or Macau

NO Double Indemnity will be payable when Overseas Double Indemnity Benefit has been paid.

4. Overseas Double Indemnity

If the insured sustains any of the covered injuries or passes away as a result of accident while travelling outside Hong Kong or Macau, *Grand VIP* will pay an **Overseas Double Indemnity Benefit** of:

Additional amount

(equivalent to ADD and/or PTD payable)

NO Overseas Double Indemnity will be payable when Double Indemnity Benefit has been paid.

This benefit is **NOT** offered to PRC customers.

5. Accidental Medical Expenses Reimbursement Benefit (AMR)

Accidental Medical Expenses Reimbursement Benefit offers reimbursement for any reasonable and customary medical expenses that were incurred within 52 weeks after the accident, up to maximum limit per accident for the insured.

A range of medically necessary medicines, treatment and services are covered, including but not limited to bone-setting, acupuncture, physiotherapy and chiropractic.

There are limitations for the bone-setting / acupuncture

Regardless of fracture or non-fracture:

US$100 per visit per day,

5 visits per policy year

6. Double Accidental Medical Expenses Reimbursement Benefit

NEW

If the insured suffers the injury resulted from robbery, *Grand VIP* will provide a **Double Accidental Medical Expenses Reimbursement Benefit** of:

Additional amount of Sum Assured (equivalent to current sum assured of AMR)



7. Compassionate Death Benefit

If the worst should happen and the insured passes away, *Grand VIP* will pay a **Compassionate Death Benefit** of:

Up to US$1,300
(per life for all policies under this plan held with us)

8. Worldwide Emergency Assistance Services

Where the insured is a permanent resident of Hong Kong, Macau or the People's Republic of China, we offer emergency assistance services to the insured anywhere in the world, including

- Emergency medical evacuation and/or repatriation of remains, with per life limit up to US$625,000
- 24-hour worldwide telephone enquiry services

V. Claim Case Studies

(The following examples are hypothetical and for illustrative purposes only)

EXAMPLE 1 Claims related to medical expenses incurred due to an accident (AMR)



Mr. Chan
(Age 33, Male)
Policy owner and insured



Package A – Plan 2		US$
Sum Assured	(ADD)	1,000,000
Sum Assured	(AMR)	30,000
Total Annual Premium		1,860

In the unfortunate event when…



"Mr. Chan suffered from bone fracture due to an accident and was hospitalized…"

He has been hospitalized for …

- **20 days** (standard ward in a private hospital)

He has received treatments …

- Specialist treatment for physiotherapy – for **10 times**
- Specialist treatment for bone-setting – for **4 times**
- Further medical consultation – for **3 times**

Mr. Chan decides to claim on **AMR**.

The claim amount that he receives would be…

in the currency of US dollar: **AMR**	Actual Expense		Claimed
hospitalization	**12,000**		**12,000**
physiotherapy (specialist treatment) ..... $150 per visit, 10 times	**1,500**	= 150 x 10	**1,500**
bone-setting (specialist treatment) ..... $100 per visit, 4 times	**400**	= 100 x 4	**400**
medical consultation ..... $150 per visit, 6 times	**900**	= 150 x 6	**900**
Actual Expense **Total**	**14,800**	Claimed **Total**	**14,800**

Therefore, Mr. Chan would receive a total claim amount of US$ 14,800 from his policy to fully cover his medical expenses incurred in the accident.

If Mr. Chan would like to make other claims on AMR under the same accident, the available amount would be:

= sum assured – amount claimed
= US$(30,000 – 14,800)
= US$15,200

EXAMPLE 2 Claims on multiple accidents (ADD, AMR and Double Indemnity)



Ms. Kwok
(Age 42, Female)
Policy owner and insured



Package A – Plan 2	US$
Sum Assured (ADD)	1,000,000
Sum Assured (AMR)	30,000
Total Annual Premium	1,860

In the unfortunate event when…



"Ms. Kwok suffered from loss of lens of her right eye due to an accident."

She has been hospitalized for …
- **15 days** (standard ward in a private hospital)

She has received treatment …
- Further medical consultation – for **10 times**

Ms. Kwok claims on **ADD and AMR**.

The claim amount that she receives would be…

in the currency of US dollar:	Actual Expense		Claimed	
ADD				
compensation for permanent total loss of the lens of one eye	---		**500,000**	(1)
AMR				
hospitalization ..... standard ward in private hospital, 20 days	**25,000**		**25,000**	
medical consultation ..... $200 per visit, 10 times	**2,000**	= 200 x 10	**2,000**	
Actual medical Expense **Total**	**27,000**	Claimed **Total**	**527,000**	

Therefore, Ms. Kwok would receive a total claim amount of US$ 527,000 from her policy to fully cover her medical expenses incurred in the accident, and to compensate for her loss of lens of one eye.

If Ms. Kwok would like to make other claims on AMR under the same accident, the available amount would be:

= **sum assured – amount claimed**
= US$(30,000 – 27,000)
= US$3,000

Explanations

(1) Based on the benefit schedule, compensation for permanent total loss of the lens of one eye = (Sum assured of ADD) x 50% = US$1,000,000 x 50% = US$500,000

What if Ms. Kwok gets into another accident…?

Benefits payable after the 1st accident

Package A

		US$
Sum Assured (ADD)	1,000,000 – 500,000 =	500,000
Sum Assured (AMR)	30,000 x (100% - 50%) =	15,000
Annual Premium		930*

*There is a round-up for monthly case.

In the unfortunate event when…



"Ms. Kwok suffered from fracture of her leg which cannot be recovered while traveling on a bus."

She has been hospitalized for …

- **15 days** (standard ward in a private hospital)

She has received treatments …

- Specialist treatment for physiotherapy – for **6 times**
- Specialist treatment for acupuncture – for **4 times**
- Specialist treatment for bone-setting – for **6 times**
- Further medical consultation – for **6 times**

Ms. Kwok claims on **ADD, AMR and Double Indemnity Benefit**.

The claim amount that she receives would be…

in the currency of US dollar:	Actual Expense		Claimed	
ADD				
compensation for fractured leg with established non-union	---		**100,000**	(2)
Double Indemnity Benefit				(3)
traveling on public transportation	---		**100,000**	
AMR				(4)
hospitalization ..... standard ward in private hospital, 15 days	**12,000**		**12,000**	
physiotherapy (specialist treatment) ..... $200 per visit, 6 times	**1,200**	= 200 x 6	**1200**	
acupuncture (specialist treatment) ..... $100 per visit, 4 times	**400**	= 100 x 4	**400**	
bone-setting (specialist treatment) ..... $100 per visit, 6 times	**600**	= 100 x 6	**100**	(5)
medical consultation ..... $150 per visit, 6 times	**900**	= 150 x 6	**900**	
Actual Medical Expense **Total**	**15,100**	Claimed **Total**	**214,600**	

Therefore, Ms. Kwok would receive a total claim amount of US$ 214,600 from her policy

As a result, Grand VIP could only reimburse the medical expenses up to US$14,600 for this accident and Ms. Kwok had to bear US$15,100 – US$14,600 = US$500 by herself. If Ms. Kwok would like to reimburse more medical expenses on the same accident, the remaining available amount would be **US$400**. But she cannot claim for any expenses from bone-setting or acupuncture from this amount.

The premium after benefits paid would be…

Accident	Current Sum Assured	Remaining % of the Sum Assured	Premium of next policy year (US$)	
			Annual	Monthly*
-	1,000,000	100%	**1,860**	**164**
After 1st accident	500,000	100% - 50% = 50%	**930**	**82**
After 2nd accident	400,000	50% - 10% = 40%	**744**	**66**

*Monthly premiums are calculated based on modal factor, amount of premiums are rounded and is for reference only.

Explanations

(2)	Based on the benefit schedule, compensation for fractured leg with established non-union: US$1,000,000 (Sum assured of ADD) x 10% = US$100,000.
(3)	Double indemnity benefit is payable since the accident Ms. Kwok came across falls in the specified condition. Hence, benefit payable = US$100,000.
(4)	Sum assured of AMR would be reduced according to the current sum assured of ADD. As 50% of sum assured of ADD has been paid in the first accident, the sum assured of AMR in the second accident would be reduced by 50%, i.e. US$30,000 x (1 – 50%) = US$15,000.
(5)	Since Ms. Kwok had already reimbursed for her acupuncture treatment for US$400, therefore the maximum reimbursement amount for bone-setting was limited to US$500 – US$400 = US$100. Ms. Kwok needed to bear the remaining expenses US$500 for these bone-setting treatments.

EXAMPLE 3 Claims on an accident overseas (Overseas Double Indemnity)



Mrs. Wong
(Age 53, Female)
Policy owner and insured



Package A – Plan 2	US$
Sum Assured (ADD)	1,000,000
Sum Assured (AMR)	30,000
Total Annual Premium	1,860

In the unfortunate event when…



"Mrs. Wong suffers from fractured patella with established non-union due to a car accident during her trip to Malaysia."

She has been hospitalized for …
- **14 days** (standard ward in a private hospital)

She has received treatments …
- Specialist treatment for physiotherapy – for **6 times**
- Specialist treatment for acupuncture – for **15 times**
- Specialist treatment for bone-setting – for **10 times**
- Further medical consultation – for **10 times**

Mrs. Wong claims on **ADD, AMR and Overseas Double Indemnity**.

The claim amount that he receives would be…

in the currency of US dollar:	Actual Expense		Claimed	
ADD				
compensation for fractured patella with established non-union	---		**100,000**	(1)
Overseas Double Indemnity Benefit				
accident incurred overseas			**100,000**	(2)
AMR				
Hospitalization ..... standard ward in private hospital, 14 days	**23,000**		**23,000**	
physiotherapy (specialist treatment) ..... $200 per visit, 6 times	**1,200**	= 200 x 6	**1,200**	
acupuncture (specialist treatment) ..... $100 per visit, 15 times	**1,500**	= 100 x 15	**500**	(3)
bone-setting (specialist treatment) ..... $100 per visit, 10 times	**1,000**	= 100 x 10	**0**	(4)
medical consultation ..... $125 per visit, 10 times	**1,250**	= 125 x 10	**1,250**	
Actual Medical Expense **Total**	**27,950**	Claimed **Total**	**225,950**	(5)

Therefore, Mrs. Wong would receive a total claim amount of US$ 225,950 from her policy to partially cover her medical expenses incurred from the accident and to compensate for her fracture with double benefits.

If Mrs. Wong would like to make other claims on AMR under the same accident, the available amount would be:

= sum assured – amount claimed

= US$(30,000 – 25,950)

= US$4,050

The premium after benefits paid would be…

Accident	Current Sum Assured	Remaining % of the Sum Assured	Premium of next policy year (US$)	
			Annual	Monthly*
-	1,000,000	100%	**1,860**	**164**
After 1st accident	900,000	100% - 10% = 90%	**1,674**	**147**

*Monthly premiums are calculated based on modal factor, amount of premiums are rounded and is for reference only.

Explanations

(1)	Based on the Benefits Provisions, compensation for fractured patella with established non-union: US$1,000,000 (Sum assured of ADD) x 10% = US$100,000.
(2)	Overseas double indemnity benefit is payable due to the accident Mrs. Leung came across outside her home country. Hence, benefit payable = US$100,000. But double indemnity benefit would not be payable when overseas double indemnity is paid.
(3)	For each accident, the maximum payable limit for acupuncture is US$100 per visit and up to 5 visits per policy year. Hence, the maximum amount payable for acupuncture on this accident was 5 x US$100 = US$500. The remaining expenses of US$1,000 had to be covered by Mrs. Wong.
(4)	As Mrs. Wong had used up all her maximum payable amount of AMR on bone-setting / acupuncture, no more reimbursement will be given for her bone-setting treatments.
(5)	After Mrs. Wong had reimbursed all her expenses from various treatments, the total amount payable was US$25,950. Hence, Mrs. Wong had to bear US$27,950 – US$25,950 = US$2,000 by herself.

VI. Requirement for PRC Applicant

1. General Requirements

a. Plan available

Plan 1: US$500,000
Plan 2: US$1,000,000

b. Per life limit

Once the Insured owns an in-force **Grand VIP**, his per life limit of accidental benefit can be up to **US$1,000,000**, which includes **Grand VIP** and other accident products providing ADD / PTD:

If the Insured intends to acquire US$1,000,000 per life limit, he **MUST** get a *Grand VIP*; otherwise, if he ONLY applies for other accident products, he should follow the existing per life limit:

Per life limit after acquire *Grand VIP*		**Grand VIP**		**Other accident products**
US$1,000,000	=	US$500,000	+	US$500,000 *(follow the existing per life limit of each product)*
US$1,000,000	=	US$1,000,000	+	0

Example 1

Plan(s) with accident benefit owned by the Insured:	**Sum Assured (US$)**
Accidental Death Benefit Rider	300,000
PAC Select – ADD	100,000
Secure First Plus	100,000
Total:	**500,000**
Available *Grand VIP*:	**Plan 1: 500,000**

Example 2

Plan(s) with accident benefit owned by the Insured:	**Sum Assured (US$)**
Accidental Death Benefit Rider	200,000
PAC Select 2 – ADD	200,000
Secure First Plus	300,000
Total:	**700,000**
Available *Grand VIP*:	**N/A**

Example 3

Plan(s) with accident benefit owned by the Insured:	Sum Assured (US$)
Grand VIP	500,000
Secure First Plus	200,000
Essential Protector	100,000
Total:	**800,000**
Available *PAC Select 2 - ADD*:	**200,000**

Explanation:

- Available *PAC Select 2 – ADD:*
  The inclusive product limit of *Essential Protector* and PAC Select 2 is US$300,000, as such, the max limit for *PAC Select 2* cannot exceed US$200,000.

2. Enhancement

Compared to LifeStyle VIP, *Grand VIP* will also be offered to PRC Applicant with the following enhancement:

	Grand VIP	LifeStyle VIP
Premium	Standard premium rate	50% extra premium due to nationality rating
Requirement – should have an in-force life policy: *(please refer to the scenario shown as below)*		
1. Life product – Insured's sum assured of life policy	US$250,000 or above	• US$500,000; or • US$1,000,000 subject to the selected plan
2. Saving product[1] – Aggregate premium[2] of Applicant / Policy owner	• SP >= US$250,000; or • AP >= US$50,000; or • SP + AP >= US$250,000	N/A

1 Inforce basic plan with cash value and/ or account value only (exclude riders)
2 Subject to the guideline of Anti-Money Laundering and Counter Terrorist Financing ("AML")
"SP": aggregated single premium
"AP": aggregated annualized premium
(Please refer to the "Section D. Underwriting Guidelines" of Appendix 1)

The Insured who applies *Grand VIP* should own **life product OR saving product:**

	Life product	Saving product
Eligible product	**Life product with sum assured** e.g. Admire Life 2, Executive Life	Anti-Money laundering in-scope product e.g. Bonus Power 2, Simply Love Encore 2
Reference Person	**Insured**	**Applicant** of Grand VIP must be **SAME** as **Policy Owner** of inforce saving policy
Refer to sum assured or premium	Sum Assured	Premium

Scenario

a. Life product

Existing Policy	SA (US$)	Eligible to apply Grand VIP	Reason
Admire Life 2	200,000	No	Insured's existing sum assured is lower than US$250,000
Forever Love Coupon Plan 3 (EP)	500,000	**Yes**	Insured's existing sum assured is higher than US$250,000

b. Saving product

	Existing saving policy					New policy (Grand VIP)			
	Policy owner	Insured	Plan	AP or SP	Premium (US$)	Applicant	Proposed Insured	Eligible to apply Grand VIP	Reason
1	Husband	Wife	SLE2	SP	250,000	Husband	Wife	**Yes**	Applicant of the new policy (husband) has existing policy of SP US$250,000 or above.
2	Husband	Wife	PIP	SP	250,000	Wife	Wife	No	Applicant of the new policy (wife) does not has inforce policy with the eligible premium amount.
3	Husband	Wife	SLE2	SP	200,000	Husband	Husband	**Yes**	Applicant of the new policy (husband) has existing policies of SP + AP = US$250,000 or above, though he is only the policy owner but not insured of the existing policies.
	Husband	Son	BP2	AP	50,000				

"SLE2": Simply Love Encore 2
"PIP": Proactive Insurance Plan
"BP2": Bonus Power 2
"SP": aggregated single premium
"AP": aggregated annualized premium

VII. Frequently Asked Question (FAQ)

Q: Will Grand VIP pay any PTD benefit once the ADD benefit has been paid?

A: No.

Q: Will Double Indemnity Benefit and Overseas Double Indemnity Benefit be payable simultaneously if the Insured suffered from an accident happened overseas that match the criteria?

A: No. No Double Indemnity Benefit is payable once the Overseas Double Indemnity has been paid, vice versa.

Q: Will Grand VIP open to non-income group (juvenile, students, housewife, unemployed and retirees)?

A: No.

Q: Will this policy terminate after the benefit from ADD / PTD benefit has been made?

A: No. This policy is still in-force until the loss of ADD/PTD reaches 100% of Sum Assured.

Q: Any proof of robbery has to be submitted for claiming the payment from Double AMR benefit?

A: In case of getting covered injury from robbery, the Insured has to submit written proof of report to the local police or similar notice to the Company.

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td colspan="3">Grand VIP</td></tr>
<tr><td>Launch Date</td><td colspan="3">Hong Kong & Macau: 2 May, 2017 (according to the application date)</td></tr>
<tr><td>Basic/ Rider</td><td colspan="3">Basic</td></tr>
<tr><td>Overview</td><td colspan="3">
• A comprehensive accident plan, providing:
<u>Accidental Death & Dismemberment Benefit (ADD):</u>
➢ Accidental Death & Dismemberment Benefit
➢ Permanent Total Disability Benefit (PTD)
➢ Double Indemnity Benefit
➢ Overseas Double Indemnity Benefit

<u>Accidental Medical Expenses Reimbursement Benefit (AMR) (for Package A only):</u>
➢ Accidental Medical Expenses Reimbursement Benefit
➢ Double Accidental Medical Expenses Reimbursement Benefit

<u>Others:</u>
➢ Compassionate Death Benefit
➢ Worldwide Emergency Assistance Benefit:
❖ Emergency Medical Evacuation
❖ Repatriation of Remains
❖ 24-hour Telephone Enquiry Services

• For the employed person only. The issue age is from 18 to 70 and the benefit term will be covered up to age of 76 of the Insured.
• There are two package plans with three plan levels each
• Applicable to AIA Vitality
• Target for customers who are willing to pay more premium for greater accidental protection
</td></tr>
<tr><td rowspan="6">Plan Shortnames</td><td rowspan="3">Package A</td><td>Plan 1</td><td>LVPA1N5</td></tr>
<tr><td>Plan 2</td><td>LVPA2N5</td></tr>
<tr><td>Plan 3</td><td>LVPA3N5</td></tr>
<tr><td rowspan="3">Package B</td><td>Plan 1</td><td>LVPB1N5</td></tr>
<tr><td>Plan 2</td><td>LVPB2N5</td></tr>
<tr><td>Plan 3</td><td>LVPB3N5</td></tr>
</table>

Schedule of Benefits

Package A (ADD & AMR)

Benefits	Coverage (US$)		
	Plan 1	**Plan 2**	**Plan 3**
(1) Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(2) Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(3) Double Indemnity Benefit	500,000	1,000,000	1,500,000
(4) Overseas Double Indemnity Benefit	500,000	1,000,000	1,500,000
(5) Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
(6) Double Accidental Medical Expenses Reimbursement Benefit (per accident)	15,000	30,000	45,000
For item (5) and (6), the following limitations shall apply: - Bone-setting / Acupuncture Fracture / Non-fracture: US$100 per visit per day, 5 visits per policy year			
(7) Compassionate Death Benefit	1,300	1,300	1,300
(8) Emergency Medical Evacuation / Repatriation of Remains (per life limit)	625,000	625,000	625,000
(9) 24-hour Telephone Enquiry Services	Included	Included	Included

Only Plan 1 and Plan 2 are offered to PRC Nationals to apply.

Package B (ADD only)

Benefits	Coverage (US$)		
	Plan 1	**Plan 2**	**Plan 3**
(1) Accidental Death & Dismemberment Benefit	500,000	1,000,000	1,500,000
(2) Permanent Total Disability Benefit	500,000	1,000,000	1,500,000
(3) Double Indemnity Benefit	500,000	1,000,000	1,500,000
(4) Overseas Double Indemnity Benefit	500,000	1,000,000	1,500,000
(5) Compassionate Death Benefit	1,300	1,300	1,300
(6) Emergency Medical Evacuation / Repatriation of Remains (per life limit)	625,000	625,000	625,000
(7) 24-hour Telephone Enquiry Services	Included	Included	Included

Only Plan 1 and Plan 2 are offered to PRC Nationals to apply.

A. Benefit

1. Benefit Term	Up to age 76 of the Insured	
2. Coverage Effective Date	**Items**	**Effective Date (after the policy commences)**
	Covered Injury	Immediately
3. Accidental Death & Dismemberment Benefit (ADD)/ Permanent Total Disability Benefit (PTD)	The claim amount of ADD is equal to the percentage of the sum assured corresponding to the relevant loss (please refer to the schedule in Part I under Benefit Provisions shown in the policy contract). When as a result of Covered Injury and commencing within 180 days from the date of an accident, the Insured has sustained a Total and Permanent Disability, and provided that such disability has continued uninterrupted for a period of 6 consecutive months and is total, continuous and permanent at the end of this period, PTD provides 2% of the sum assured each month during the continuance of such permanent and total disability starting on the 7th month up to a maximum of 50 months. This benefit will immediately be ceased if the disability ceases or the Insured becomes able to return to work, or upon the death of the Insured. If the aggregate amount claimed benefit is not exceeding 100% of sum assured of ADD and/ or PTD, the policy will not be terminated. Provided that the policy is in force, the sum assured and premium will be reduced accordingly after the claim is paid.	
4. Double Indemnity Benefit	Benefit paid for ADD and / or PTD of the Insured will be doubled in the event of death, dismemberment or permanent total disability incurred from an accident under the following situations: • while the Insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any public common carrier; • while the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; • as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital; • while the Insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle; • as a result of flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR	
5. Overseas Double Indemnity Benefit	Provided that the Insured's normal place of residence and / or place of regular employment is in Hong Kong SAR or Macau SAR, sum assured of ADD will be doubled if the Insured dies or sustains injury incurred from the accident while traveling outside Hong Kong SAR or Macau SAR. Overseas Double Indemnity benefit will no longer be provided	

	upon Double Indemnity benefit is paid, vice versa. ***Remarks:*** *This benefit is not offered to PRC Insured.*
6. Accidental Medical Expenses Reimbursement (AMR) [Package A only]	The reasonable and customary medical expenses reimbursement incurred by accident. The maximum reimbursement amount is equal to 100% of sum assured of AMR. If there is any reduction in the sum assured of ADD / PTD after benefit paid, the sum assured of AMR will be reduced accordingly.
7. Double Accidental Medical Expenses Reimbursement [Package A only]	Sum Assured of AMR will be doubled if the Insured sustains a covered injury resulting from a robbery. *For bone-setting or acupuncture: Regardless of a covered injury involving fracture or not, the aggregate amount of benefit paid under "Accidental Medical Expenses Reimbursement" and "Double Accidental Medical Expenses Reimbursement" is subject to US$100 per visit per day and 5 visits per Policy Year.
8. Compassionate Death Benefit	The aggregate limit is US$1,300 per life irrespective of no. of policies with compassionate death benefit with Company.
9. Worldwide Emergency Assistance Benefit	• 24-Hour telephone enquiry services • Emergency Medical Evacuation Arrange emergency medical transport to the nearest medical facility that is adequately equipped • Repatriation of Remains If the Insured dies during a Trip, the Provider will organize the repatriation of the Insured's body to the country or place of which the Insured was a permanent resident at the time the Trip commenced (being Hong Kong, Macau or the People's Republic of China, as the case may be).

B. Premium

1. Premium Structure	• Male/Female: same rate • Smoker/Non-Smoker: same rate • Level but non-guaranteed • Yearly Renewable
2. Premium Term	Yearly renewable until the end of benefit term
3. Premium(US$)	Package Plan A (ADD + AMR): **Payment mode** / **Plan 1** / **Plan 2** / **Plan 3** **Annually** 930 1,860 2,790 **Monthly** 82 164 246 Package Plan B (ADD only): **Payment mode** / **Plan 1** / **Plan 2** / **Plan 3** **Annual** 750 1,500 2,250 **Monthly** 66 132 198
4. Payment Mode	Annual / Monthly

5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	For the employed person from age 18 to age 70 (non-income group is excluded, i.e. juvenile, students, housewife, unemployed and retirees)	
2. Renewal Age	Up to the policy anniversary date prior to the 76th birthday of the Insured.	
3. Sex	Male and female	
4. Region	Hong Kong and Macau This plan is available to PRC Nationals. Please refer to the prevailing guidelines by PRC Operations.	
5. Currency	US$	
6. Product Group	Accident	
7. Contract Laser Print Code	**Contract**	**Contract Laser Print Code**
	Basic Contract – ADD & AMR (Package A)	DCEV
	Basic Contract – ADD (Package B)	DCEW
	PRC Endorsement	BAAM
	Worldwide Emergency Assistance - US$	THLM
	Exclusion Endorsement – Accident	BM6A
	Exclusion Endorsement – RCC	BM6B
8. Policy Number Prefix	For HK & Macau: “M” For PRC: Hong Kong: M380 M680 M980 Macau: M480	

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>• Complete the health question under the session ‘For Accident Insurance Plans only’ in Accident & Health Insurance Application Form</td></tr>
<tr><td>2. Financial Requirements</td><td><u>For Hong Kong/ Macau:</u>
• ADD:
The highest limit is subject to the Annual Income Multiples
<table>
<tr><th>Age</th><th>Multiple</th></tr>
<tr><td>18 – 50</td><td>15 x annual income</td></tr>
<tr><td>51 - 70</td><td>10 x annual income</td></tr>
</table>
For sum assured (per life) of ADD over US$1,000,000 and up to US$5,000,000, the Proposed Insured is required to submit income proof & LAQ / Financial Questionnaire and pass to Head of Services & Operations Department for approval.

• AMR:
US$50,000 (per life max issue limit)

<u>For PRC:</u>
• The highest limit is subject to the Annual Income Multiples
<table>
<tr><th>Age</th><th>Multiple</th></tr>
<tr><td>18 – 50</td><td>15 x annual income</td></tr>
<tr><td>51 - 70</td><td>10 x annual income</td></tr>
</table>
• Complete LAQ / Financial Questionnaire and submit financial proof
• Follow the existing financial requirement for PRC max limit per life</td></tr>
<tr><td>3. Medical Rating</td><td>N/A</td></tr>
<tr><td>4. Nationality Rating</td><td>• Offer to HKID/ Macau ID cardholder living in HK/ Macau respectively
• Offer to PRC applicant living in Mainland China
• For the applicant of HKID cardholder and Macau ID cardholder living in other countries will be declined
• For the PRC applicant living in other countries will be declined

<u>For PRC:</u>
• The maximum limit of sum assured for proposed PRC Insured is US$1,000,000 per life, including all products which provide Accidental Death and Dismemberment Benefit:

Note:
If the proposed PRC Insured intends to acquire US$1,000,000 per life limit, the Insured must get a new Grand VIP. Otherwise, if the Insured only purchase other accident products, the Insured should follow the existing per</td></tr>
</table>

	life limit. • The proposed PRC Insured must have an in-force life policy at the same time: 1. Life product; or 2. Saving product <u>Life product</u> ➢ The sum assured of **<u>Insured</u>** is US$250,000 or above; ➢ Sum assured can be aggregated by different policies; ➢ Eligible product: life product, e.g. Admire Life 2, Executive Life etc. <u>Saving product</u> ➢ The aggregated premium of **<u>Applicant / Policy owner</u>** is: o Aggregated Single Premium (“SP”) is equal or greater than US$250,000; o Aggregated Annualized Premium (“AP”) is equal or greater than US$50,000; or o Aggregated SP + Aggregated AP is equal or greater than US$250,000 ➢ Eligible product: Anti-Money laundering in-scope product, e.g. Bonus Power 2, Simply Love Encore 2 ➢ The applicant of new policy must be same as the policy owner of inforce policy ➢ Inforce basic plan with cash value and/ or account value only (exclude riders) ➢ Subject to the guideline of Anti-Money Laundering and Counter Terrorist Financing (“AML”) ***Remarks:*** <u>Aggregated *SP*</u> - *Total premium of all single premium policies; and* - *Total premium of pending single premium policies* <u>Aggregated *AP*</u> - *Total annualized premium of all premium paying policies in the past 12 months (policy anniversary date) from new business application date; and* - *Total annualized premium of pending policies*

5. Occupational Rating	• Occupation Class 1 – 4: Follow occupation rate of IPA(refer to the link of iOCS https://www3.aia.com.hk/application/iocs/internalLogin.do?UserID=hpsrpfb&Domain=AIA) • One premium for occupation class 1 – 4 • For occupations which are not covered by RCC, there will not be any RCC coverage provided regardless of any extra premium paid • The case will be declined if the occupation class does not fall into class 1 – 4 • The case will be declined if occupation belong to non-income group, i.e. juvenile, students, housewife, unemployed and retirees
6. Date Back/ Date Forward	Date Back: Not Allowed Date Forward: Not allowed
7. Application Form	**Hong Kong:** Accident & Health Insurance Application Form – OPUAIF79 **Macau:** Accident & Health Insurance Application Form – OPPAUF15
8. Key Man Insurance	N/A
9. CRS	N/A
10. FATCA	N/A

E. POS Guidelines

1. Change of Sum Assured	N/A
2. Reinstatement	120 days
3. Plan Change	For HK/Macau: Proposed Insured is allowed to have plan change among 3 plan levels under the same package plan. For PRC: Proposed Insured is allowed to have plan change among 2 plan levels under the same package plan. **Remarks:** If the sum assured and premium are reduced after the claim amount is paid for the loss of ADD/PTD, **No plan change is allowed**.
4. Term Conversion	N/A
5. Change Payment Mode	Follow existing

F. Agent Compensation

1. Commission	1st Year: 40.5% 2nd Year: 18.0% 3rd Year onwards: 30.0%
2. High Issue Age FYC Adjustment	N/A
3. Persistency	Not applicable for Life Persistency, but only applicable for PA persistency
4. Extra 10%	N/A
5. Provident Fund	N/A

G. Others

1. Proposal Generation System(PGS) – for AIA Vitality	Applies to the following versions： • PGS 2014 Web (PGS 15.4) • PGS 2014 iPad (PSG 15.4) • PGS 2014 Windows (PGS 15.4)
2. PTA Number for Brochure	
a) English	PTA999393
b) Traditional Chinese	PTA999394
c) Simplified Chinese	PTA999395

Appendix 2: Product Comparison of Grand VIP and LifeStyle VIP

	Grand VIP	Lifestyle VIP
Package Plan	Package A (ADD + AMR) Package B (ADD)	Only 1 package plan (ADD + AMR)
Plan Level	Plan 1 / 2 / 3	Plan 1 / 2 / 3
Issue Age	18 - 70	16 - 65
Benefit Term	Up to age 76	Up to age 75
Currency	US$	US$
Region	Hong Kong / Macau	Hong Kong / Macau
Available to PRC	• **Standard premium** • Only offer Plan 1 and Plan 2 (i.e. up to US$1,000,000 sum assured) • Overseas Double Indemnity Benefit is not available	• 50% premium loading is added • Only offer Plan 1 and Plan 2 (i.e. up to US$1,000,000 sum assured) • Overseas Double Indemnity Benefit is not available
AIA Vitality	**Available**	Not Available

Benefit

	Grand VIP	Lifestyle VIP
Accidental Death & Dismemberment Benefit (ADD)	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000
Permanent Total Disability Benefit (PTD)	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000 • **2%** of sum assured per month • Payable from **7th month** since permanent total disable, up to **50th** month	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000 • 1% of sum assured per month • Payable from 13th month since permanent total disable, up to 100th month
Double Indemnity Benefit	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000	-
Overseas Double Indemnity Benefit	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000 Refer to Remarks (1) and (2)	Plan 1: US$500,000 Plan 2: US$1,000,000 Plan 3: US$1,500,000
Accidental Medical Expenses Reimbursement Benefit (AMR) (Per accident)	Package A only Plan 1: US$15,000 Plan 2: US$30,000 Plan 3: US$45,000	Plan 1: US$10,000 Plan 2: US$20,000 Plan 3: US$30,000
Double Accidental Medical Expenses Reimbursement Benefit (Per accident)	Package A only Plan 1: US$15,000 Plan 2: US$30,000 Plan 3: US$45,000	-

	Grand VIP	Lifestyle VIP
Bone-setting / Acupuncture	For fracture or non-fracture US$100 per visit per day, and 5 visits per policy year	Fracture: HK$1,000 Non-fracture: HK$500 (per accident per Insured)
Compassionate Death Benefit	US$1,300	US$1,300
Worldwide Emergency Assistance Services		
➢ 24-hour Telephone Enquiry Services	Included	Included
➢ Emergency Medical Evacuation / Repatriation of Remains (Per Life Limit)	US$625,000	Unlimited

Remarks:
(1) This benefit is not payable if Double Indemnity Benefit is paid.
(2) This benefit is not available for PRC applicants.

Premium

<table>
<tr><th></th><th>Grand VIP</th><th>Lifestyle VIP</th></tr>
<tr><td>Premium (US$)</td><td>
Package A (ADD + AMR)
<table>
<tr><th>Plan Level</th><th>Annual</th><th>Monthly</th></tr>
<tr><td>Plan 1</td><td>$930</td><td>$82</td></tr>
<tr><td>Plan 2</td><td>$1,860</td><td>$164</td></tr>
<tr><td>Plan 3</td><td>$2,790</td><td>$246</td></tr>
</table>
Package B (ADD)
<table>
<tr><th>Plan Level</th><th>Annual</th><th>Monthly</th></tr>
<tr><td>Plan 1</td><td>$750</td><td>$66</td></tr>
<tr><td>Plan 2</td><td>$1,500</td><td>$132</td></tr>
<tr><td>Plan 3</td><td>$2,250</td><td>$198</td></tr>
</table>
</td><td>
ADD + AMR
<table>
<tr><th>Plan Level</th><th>Annual</th><th>Monthly</th></tr>
<tr><td>Plan 1</td><td>$1,000</td><td>$89</td></tr>
<tr><td>Plan 2</td><td>$2,000</td><td>$177</td></tr>
<tr><td>Plan 3</td><td>$3,000</td><td>$266</td></tr>
</table>
</td></tr>
</table>

Appendix 3: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 Question			豐逸行* Grand VIP*
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 Question		**豐逸行* Grand VIP***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	不適用 N/A
6	共同匯報標準 Common Report Standard	不適用 N/A

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

American International Assurance Company (Bermuda) Limited
Marketing Department
43/F, AIA Tower, 183 Electric Road, Hong Kong Tel : 2895 8895 Fax: 2895 5569

INTERNAL MEMO

Our Ref.: A20766

TO All Agents
Via EDDs/SDDs/DDs/Managers in-charge

COPY FOR Mr. Alwin Lam,
Mr. Joe Cheng,
Mr. Derek Yung,
All Department Heads
DOAs/ADOAs/ADMs/
AADMs,
Marketing

FROM Jimmy Hung

SUBJECT 「終身無憂」(WLHB)附加契約、改良版「樂無憂」(HB)附加契約、「簡易意外死亡及斷肢附加契約」(SADD)及改良版「按揭遞減定期壽險計劃」(MRTA)

DATE February 13, 2001

繼去年 10 月更新「倍無憂」(IMP)及「永無憂」(HS)後，反應熱烈，對醫療計劃以至壽險的銷售均發揮了可觀的推動作用。因此我們現再乘勢創製全新產品「終身無憂」(WLHB)及推出改良版「樂無憂」(HB)，令整個無憂系列更緊貼市場需要。

WLHB 「終身無憂」附加契約 (Whole Life Hospitalization Benefit Rider) (WLHBN5)

- 提供每日住院惠益
- 保證終身續保
- 終身累積惠益賠償上限高達 2,000 日
- 在港澳及美加等特定地區住院每症惠益賠償上限爲 1,000 日(其他地區住院適用之賠償上限詳見產品資料)
- 80 歲時回贈金額 =【已繳保費 — 回贈前 5 年內已賠償的每日惠益總額（如有）】x 25%
- 身故賠償 = 已繳保費 – 身故前 5 年內已賠償的每日惠益總額（如有） – 回贈金額（如有）
- 入住深切治療部賠償金額爲每日惠益之 3 倍
- 續發年齡 18 至 70 歲
- 每日惠益之最低金額爲 US$40 / HK$320 / MOP320，最高金額爲 US$200 / HK$1,600 / MOP1,600
- 在 US$40-200 或 HK$320-1,600 或 MOP320-1,600 之間的任何整數惠益金額均可選擇。例如 US$188，HK$321 或 MOP1,234 均可
- 平衡保費 (非保證)
- 開始銷售日期：2001 年 2 月 18 日
- 產品小冊子編號：PTA989913 (02/01)

改良版 HB 「樂無憂」附加契約 (Hospitalization Benefit Rider) (HBNJ)

- 每日惠益最高可達 US$200 / HK$1,600 / MOP1,600 / Peso8,000
- 在 US$40-200 或 HK$320-1,600 或 MOP320-1,600 或 Peso1,600-8,000 之間的任何整數惠益金額均可選擇。例如 US$188，HK$321，MOP1,234 或 Peso1,818 均可
- 在港澳及美加等特定地區住院惠益賠償上限仍爲 1,000 日，惟其他地區住院適用之新賠償上限則詳見產品資料
- 開始銷售日期：2001 年 2 月 18 日（以申請日期爲準）
- 舊 HB (HBND)停售日期： 2001 年 2 月 18 日（以申請日期爲準）
  (澳門區之 HB35/70/105/140 系列亦於同日停售)
- 新版產品小冊子編號：PTA999007 (rev. 02/01)

另外，我們亦同時推出新產品 SADD「簡易意外死亡及斷肢附加契約」及改良版 MRTA「按揭遞減定期壽險計劃」。

SADD 「簡易意外死亡及斷肢附加契約」(Simplified Accidental Death & Dismemberment Rider)

- 與現行 ADD「意外死亡及斷肢附加契約」的主要分別如下：
  - 意外斷肢賠償項目簡化爲 8 項 （詳見產品資料內保單契約樣本）
  - 意外燒傷定義簡化爲全身皮膚面積 20%或以上遭三級燒傷
  - 如意外斷肢及意外燒傷在此 SADD 附加契約的首年內發生，則不會支付任何賠償
  - 雙倍賠償不適用於意外斷肢及意外燒傷
  - 保費較 ADD 爲低
- 開始銷售日期：2001 年 2 月 18 日（以申請日期爲準）
- 可供國籍評級表(Nationality Rating Table)內所有並非被拒保(Decline)的人士申請。
- 由 2001 年 2 月 18 日開始（以申請日期爲準），中國、印尼、馬來西亞、菲律賓及泰國國籍人士可選擇申請 SADD，而 ADD 將不會提供給上述國籍人士。

改良版 MRTA 「按揭遞減定期壽險計劃」(Mortgage Reducing Term Assurance)

- 10/15/20/25 年期之 10%及 12%版本在期滿之前 5 年前均享轉換權 (Conversion Privilege)
- 享轉換權之保額爲當時之已遞減之保額
- 10/15/20/25 年期之 10%及 12%版本在期滿之前 5 年前均可加上下列附加契約：
  ADD/SADD/ADB/AI/PAC/HS/HB
- 開始銷售日期：2001 年 2 月 18 日（以申請日期爲準）
- 新版產品小冊子編號：PTA999042 (rev. 02/01)

現謹附上詳細產品資料。另外新產品小冊子及建議書系統現正陸續送到各營業區域。如有任何查詢，請致電 2895-8895 蔡先生，2895-8872 李小姐或澳門區營運熱線 9881833 查詢。

「優質服務**我**最好，前線後勤一齊做，友邦理想必達到。」

Since the launch of new Individual Medical Plan and Hospital & Surgical Rider in October last year, we have observed very positive effects on the sales of both life and medical products. We are now delighted to introduce the innovative "Whole Life Hospitalization Benefit Rider" and the revised "Hospitalization Benefit Rider". Together they make our comprehensive medical series closely align with market demands.

WLHB (Whole Life Hospitalization Benefit Rider) (WLHBN5)

- Provides Daily Hospitalization Benefit
- Guarantee renewal throughout lifetime
- Maximum lifetime accumulated daily benefit as high as 2000 days
- Maximum daily benefit per illness / injury is 1000 days for hospital confinement in Hong Kong, Macau and specific countries / areas. (please refer to enclosed details for benefit limitations applicable to hospital confinement in other places)
- Special Bonus at age 80 = 【total premium paid - total daily benefit paid within the 5 years prior to age 80 (if any)】 x 25%
- Death Benefit = total premium paid - total daily benefit paid within 5 years before death (if any) - special bonus paid (if any)
- ICU confinement entitles to 3 times the daily benefit amount
- Issue Age: 18 to 70
- Minimum Daily Benefit = US$40 / HK$320 / MOP320; Maximum Daily Benefit = US$200 / HK$1,600 / MOP1,600
- Any integer (whole number) amount of daily benefit within US$40-200 / HK$320-1,600 / MOP320-1,600 is available e.g. US$188, HK$321 and MOP1,234
- Level premium (non-guarantee)
- Open to New Business on 2/18/2001
- Pamphlet order code: PTA989913 (02/01)

Revised HB (Hospitalization Benefit Rider) (HBNJ)

- Maximum Daily Benefit = US$200 / HK$1,600 / MOP1,600 / Peso8,000
- Any integer (whole number) amount of daily benefit within US$40-200 / HK$320-1,600 / MOP320-1,600 / Peso1,600-8,000 is available e.g. US$188, HK$321, MOP1,234 and Peso1,818
- Maximum daily benefit per illness / injury is 1000 days for hospital confinement in Hong Kong, Macau and specific countries / areas. (please refer to enclosed details for benefit limitations applicable to hospital confinement in other places)
- Open to New Business on 2/18/2001 (according to application date)
- Old HB (HBND) close to New Business: 2/18/2001 (according to application date)
  (For Macau region, HB35/70/105/140 series will be closed to New Business on the same day)
- Pamphlet order code: PTA999007 (rev. 02/01)

We also launch the "Simplified Accidental Death & Dismemberment Rider" and the revised "Mortgage Reducing Term Assurance" at the same time.

SADD (Simplified Accidental Death & Dismemberment Rider)

- Different from the current Accidental Death & Dismemberment Rider (ADD) in the following aspects:
  - A short scale of Accidental Dismemberment (8 items) is employed. (please refer to Appendix IV of enclosure for details)
  - The definition of Accidental Burns is simplified to accidental third degree burns of 20% or more of total body surface area.
  - No benefit under Accidental Dismemberment or Accidental Burns will be payable if the loss occurs within the first year of this rider.
  - Double Indemnity is not applicable to Accidental Dismemberment and Accidental Burns
  - Lower premium rates
- Open to New Business on 2/18/2001
- Available to all nationalities in the Nationality Rating Table except those marked with "Decline"
- Effective 2/18/2001 (according to application date), China, Indonesia, Malaysia, Philippines and Thailand nationals may apply for SADD. At the same time, ADD will cease to be available to them.

Revised MRTA (Mortgage Reducing Term Assurance)

- The 10/15/20/25-years versions (both 10% & 12%) enjoy Conversion Privilege (except in the 5-year period prior to policy expiry)
- Conversion Privilege is applicable to the then current Sum Assured determined by the Schedules of Reduction of Face Amount
- ADD/SADD/ADB/AI/PAC/HS/HB can be added to the 10/15/20/25-year versions (both 10% & 12%) except in the 5-year period prior to policy expiry.
- Open to New Business on 2/18/2001
- Pamphlet order code: PTA999042 (rev. 02/01)

Enclosed please find detailed launch pack. We have started delivering new brochures and Proposal Generation System (PGS) to the agency districts. For enquiries please feel free to call Mr Ben Choi at 2895-8895, Ms Vickie Lee at 2895-8872 or Life Administration Hotline 9881833.

Best regards,

JH/bc

Encl.

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II 「終身無憂」住院惠益附加契約

III 「樂無憂」住院惠益附加契約

IV 簡易意外死亡及斷肢附加契約

V 按揭遞減定期壽險批註

(English Version of this launch pack available on request)

WLHB 之詳細資料

利益 (Benefit)

1.# 住院期間可獲每日惠益金額 (Daily Benefit)，惟每宗意外或疾病之惠益賠償上限爲 1,000 日。

2.# 入住深切治療部期間可獲三倍之每日惠益金額。

> **# 非指定地區住院之賠償準則**
>
> 上述 1 及 2 項適用於香港、澳門、台灣、新加坡、馬來西亞、泰國、日本、韓國、美國、加拿大、西歐、澳洲及紐西蘭。如在其他地區住院，則：
>
> 一： 將每日惠益金額減半 (例：如保單的每日惠益金額爲 US$140，則減半得出 US$70)
>
> 二： 將此減半後金額與 US$60 / HK$480 / MOP480 比較，取較低者爲賠償金額。US$60 / HK$480 / MOP480 爲適用於該等地區之個人最高限額 (Maximum Limit per Life)。此個人最高限額涵蓋所有 AIA(B)及 AIA 發出之每日住院惠益保單。(在此例中，只此一單已超越了個人最高限額，所以無論受保人是否擁有其他住院惠益保單，賠償金額均會是 US$60。)
>
> 三： 每宗意外或疾病之惠益賠償上限爲 90 日。 (並非 1,000 日)
>
> 四： 深切治療部之三倍惠益並不適用。

3. 終身累積之每日惠益賠償總日數上限爲 2,000 日

4. 保費回贈 (Special Bonus) (SB)

   於受保人滿 80 歲之保單週年日，在受保人仍生存及此 WLHB 仍生效的情況下，公司將支付下列金額：

   SB= [(年繳保費[a] x 附加契約生效的年期[b]) – 滿 80 歲之保單週年日之前過往 5 年內已賠償的每日惠益總額[c]] x 25%

   [a] 以滿 80 歲之保單週年日時的年繳方式的保費爲準 (不包括因被斷定爲存在額外投保風險時所繳付的額外保費)

   [b] 不足十二個月者亦計算在內。(例：15 年零 6 個月則爲 15.5 年)

   [c] 只計算來自此 WLHB 的賠償。若此 5 年內沒有作出賠償則此數爲零。

5. 身故賠償 (Death Benefit) (DB)

   若受保人在此 WLHB 仍生效期間身故，公司將支付下列金額：

   DB = (年繳保費[d] x 附加契約生效的年期[e]) – SB[f] –身故前 5 年內已賠償的每日惠益總額[g]

   [d] 以身故時的年繳方式的保費爲準 (不包括因被斷定爲存在額外投保風險時所繳付的額外保費)

   [e] 不足十二個月者亦計算在內。(例：15 年零 6 個月則爲 15.5 年)

   [f] 如未曾回贈過保費(譬如於 75 歲身故)則此項爲零。

   [g] 只計算來自此 WLHB 的賠償。如此 5 年內沒有作出賠償則此數爲零。

利益年期 (Benefit Term)

終身 （保證每年續保至終身）

現金價值（Cash Value）及 紅利（Dividend）

無

保費 (Premium)

終身平衡保費 (Level Premium)，惟公司保留權利日後調整保費。如有此等調整，亦將根據 WLHB 的繕發年齡 (issue age)爲準。

保費年期 (Premium Term)

與利益年期相同

現行保費率 （公司保留更改權利）

年齡	每元惠益(US$1/HK$1/MOP1)之年保費率	
	男性	女性
18	1.02	1.25
19	1.06	1.25
20	1.10	1.27
21	1.15	1.32
22	1.20	1.39
23	1.25	1.46
24	1.30	1.52
25	1.36	1.60
26	1.43	1.68
27	1.49	1.76
28	1.57	1.86
29	1.65	1.96
30	1.74	2.06
31	1.83	2.18
32	1.94	2.30
33	2.04	2.45
34	2.16	2.59
35	2.29	2.74
36	2.42	2.91
37	2.56	3.07
38	2.71	3.26
39	2.87	3.46
40	3.05	3.67
41	3.23	3.89
42	3.43	4.13
43	3.64	4.38
44	3.87	4.66
45	4.13	4.94
46	4.40	5.26
47	4.70	5.60
48	5.03	5.98
49	5.40	6.37
50	5.79	6.81
51	6.22	7.29
52	6.69	7.80
53	7.20	8.39
54	7.77	9.01
55	8.40	9.72
56	9.10	10.55
57	9.89	11.47
58	10.79	12.48
59	11.81	13.58
60	12.98	14.82
61	14.67	15.73
62	16.59	17.17
63	18.75	18.81
64	21.19	21.19
65	23.96	23.96
66	27.08	27.08
67	30.61	30.61
68	34.60	34.60
69	39.11	39.11
70	44.21	44.21

核保指引

計劃編號：	WLHBN5
開始銷售日期：	2001 年 2 月 18 日 （以申請日期爲準）
銷售地區：	香港及澳門
投保年齡：	18 歲至 70 歲
保單幣值：	US$ / HK$ / MOP
最低保額（亦即最低每日惠益）：	US$40 / HK$ 320 / MOP 320
最高保額（亦即最高每日惠益）：	US$200 / HK$ 1,600 / MOP 1,600 (此爲個人總額 Maximum Limit per Life)
每日惠益額之選擇：	在 US$40-200 或 HK$320-1,600 或 MOP320-1,600 之間的任何整數惠益金額均可選擇。例如 US$188，HK$321 或 MOP1,234 均可
體檢核保要求：	根據基本計劃或核保要求而決定

財務核保要求：

（下列與 HB 一併表達）（港幣 / 澳門幣 = 美元 x 8）

- HB 及 WLHB 的最高投保額 (此爲個人總額 Maximum Limit per Life)

WLHB	: 美元 200**
HB	: 美元 200**
HB+WLHB	: 美元 200**

1. 18 歲或以上及受僱有酬之人士

HB+WLHB	: 美元 200**

2. 18 歲或以上及沒有受僱之人士

HB+WLHB	: 美元 80**

3. 5 歲至 17 歲人士

HB	: 美元 80**

4. 5 歲以下人士

HB	: 美元 40**

** a. 每日惠益 80 美元或以上需遞交營業員報告及/或入息證明。每日惠益的金額亦不可超過準受保人每日薪金的 80%。

b. 包括 AIA(B)旗下經其他途徑所提供的任何住院惠益及其他保險公司所提供的任何住院惠益。

附註：Lady's Choice 的出生惠益不計算在 HB 的最高投保額內。

家庭主婦、兒童及學生：

家庭主婦、學生及兒童≥ 5 歲:
HB+WLHB 的最高投保額: 美元 80*

兒童< 5 歲:
HB 的最高投保額: 美元 40*

*需遞交營業員報告以茲了解準受保人/申請人過去一年的收入。

可附加於下列基本計劃： WL, LES, TLES, Excel Protection Plus, Excel Privilege Life, Excel GPWL, Excel 20 Pay Life, Excel GAP, Lady's Choice, Tri-Star Plus, AWLP 及 LY （客戶不能以基本計劃形式獨立申請 WLHB）

保戶服務行政指引

- 客戶可申請在現行保單加上 WLHB（如該保單爲核保指引內列明之基本計劃）
- 如保單已有 WLHB，而客戶現申請在此保單加上更多的 WLHB 保障，則新增之保額將被視爲另一附加契約，擁有獨立的繕發年齡、保費率、保費、回贈金額以至身故賠償。
- 每次如上述增加保額均需附合 US$40 / HK$320 / MOP320 之最低額要求。
- 減低保額後必需留下最少 US$40 / HK$320 / MOP320 之剩餘保額。
- 申請復效必需繳回所有 WLHB 的逾期保費。

佣金

- 佣金跟隨基本計劃
- Persistency, Persistency Ratio 及 Career Benefit 均適用
- Extra 10%跟隨基本計劃
- Provident Fund 第 7 年起適用

保單契約

- 使用「終身無憂」住院惠益附加契約（詳見附錄 II 樣本）
- 配合新增的適用於WLHB及HB之住院附加契約分項條款(Hospitalization Section Provisions)(號碼:02132001)（詳見附錄 I 樣本）。同時，HS 仍沿用現行住院附加契約分項條款（號碼：10242000）。

市場產品比較

無，因市場未有同類產品。

改良版 HB 之詳細資料

除下列外與現行 HB 相同：

- 計劃編號：HBNJ
- 最低保額（亦即最低每日惠益）：US$40 / HK$ 320 / MOP 320 / Peso1,600
- 最高保額(亦即最高每日惠益)：US$200 / HK$ 1,600 / MOP 1,600 / Peso 8,000 (此爲個人總額 Maximum Limit per Life)
- 每日惠益額之選擇：在 US$40-200 或 HK$320-1,600 或 MOP320-1,600 或 Peso1,600-8,000 之間的任何整數惠益金額均可選擇。例如 US$188，HK$321，MOP1,234 或 Peso1,818 均可
- 如在香港、澳門、台灣、新加坡、馬來西亞、泰國、日本、韓國、美國、加拿大、西歐、澳洲及紐西蘭以外地區住院，則前頁所述「# 非指定地區住院之賠償準則」適用。
- 財務核保要求：請參考上頁 WLHB 之財務核保要求部份
- 開始銷售日期：2001 年 2 月 18 日（以申請日期爲準）
- 現有 HB (HBND)停售日期： 2001 年 2 月 18 日（以申請日期爲準）
- 保單契約
  - 使用「樂無憂」住院惠益附加契約（詳見附錄 III 樣本）
  - 配合新增的適用於 WLHB 及 HB 之住院附加契約分項條款（Hospitalization Section Provisions）（號碼：02132001）（詳見附錄 I 樣本）。同時，HS 仍沿用現行住院附加契約分項條款（號碼：10242000）。
- 現行保費率：現以每元惠益 (Premium Rate per Dollar) 表達，實質不變。 (公司保留更改權利)

年齡	每元惠益(US$1/HK$1/MOP1/Peso1)之年保費率	
	男性	女性
0 - 4	1.10	1.10
5 - 15	0.75	0.75
16 - 35	0.87	1.20
36 - 40	1.10	1.62
41 - 45	1.40	2.07
46 - 50	1.77	2.65
51 - 55	2.22	3.35
56 - 60	2.82	4.30
61 - 65	3.85*	5.12*
66 - 69	5.22*	5.97*

* 此爲續保保費率 for renewal only

SADD 之詳細資料

除下列外與現行 ADD 相同：

- 利益 (Benefit)
  - 意外斷肢賠償項目簡化爲 8 項 （詳見產品資料內保單契約樣本）
  - 意外燒傷定義簡化爲全身皮膚面積 20%或以上遭三級燒傷
  - 意外斷肢及意外燒傷如在此 SADD 附加契約的首年內發生，則不會支付任何賠償
  - 雙倍賠償不適用於意外斷肢及意外燒傷
- 核保指引
  - 計劃編號：ADDXVN6 （X 爲級別 1/2/3/4）
  - 開始銷售日期：2001 年 2 月 18 日（以申請日期爲準）
  - 每張保單只能有 ADD 或 SADD。兩者不能並存於同一保單。
  - SADD 基本保額 ≤ 美元 650,000 （以個人計）
  - AI, ADD, SADD 及 ADB 合併 ≤ 美元 650,000（以個人計）
  - AI, ADD, SADD 及 ADB 合併 ≤ 5 X (基本計劃+ SPR/SSPR + TR [免費及購得的保額合計] + TOL + ECIR) - 不適用於 LY/WK
  - RCC：*AI / ADD / SADD / ADB / AI + ADD + SADD + ADB (或任何兩項合併) ≤ 美元 250,000*（以個人計）
  - 國籍核保：詳情請參考國籍評級表(Nationality Rating Table) 網址爲 http://aiabiis1:8088/eom/Nrating/Nrt.htm
  - 由 2001 年 2 月 18 日開始（以申請日期爲準），ADD 將不會提供與中國、印尼、馬來西亞、菲律賓及泰國國籍人士。詳情請參考國籍評級表(Nationality Rating Table)
- 保戶服務行政指引
  - 客戶可申請在現行保單加上 SADD
  - 請注意，由於申請復效必需重新核保，因此中國、印尼、馬來西亞、菲律賓及泰國國籍人士的原本持有的 ADD 經過國籍核保後將會被拒保，而客戶可申請同時加上 SADD。
- 現行保費率（男性及女性均通用）（每千元）

級別一	1.80
級別二	2.20
級別三	2.80
級別四	3.50
RCC	0.25

- 保單契約
  - 使用 SADD 的附加契約條文（詳見附錄 IV 樣本）
  - 配合現行意外附加契約分項條款（Accident Section Provisions）

改良版 MRTA 之詳細資料

除下列外與現行（1999 年版）MRTA 相同：

- 計劃編號：

	10%版本	12%版本
25 年期	25T10I6	25T12ID
20 年期	20T10I6	20T12ID
15 年期	15T10I6	15T12ID
10 年期	10T10I6	10T12ID
5 年期	05T10I5（不變）	05T12IB（不變）

- 10/15/20/25 年期之 10%及 12%版本在期滿之前 5 年前均享轉換權 (Conversion Privilege)，轉換至公司當時所容許的非定期壽險計劃。
- 享轉換權之保額爲當時之已遞減之保額
- MR "E" 或以上；或 OR 7.5/M 或以上者不享轉換權
- 10/15/20/25 年期之 10%及 12%版本在期滿之前 5 年前均可加上下列附加契約：ADD/SADD/ADB/AI/PAC/HS/HB
- 此等附加契約之保障年期受 MRTA 之保障年期所限
- MRTA 基本計劃保費率不變；其附加契約之保費則跟隨該等附加契約之保費率。
- 開始銷售日期：2001 年 2 月 18 日（以申請日期爲準）
- 保單契約
  - 基本計劃使用新版 MRTA 之按揭遞減定期壽險批註（詳見附錄 V 樣本）
  - 附加契約使用現有條文

APPENDIX

Please refer to the **Contract Library** for the following relevant contracts:

I. Hospitalization Section Provisions
II. Supplementary Whole Life Hospitalization Benefit Contract (Form No.7024B)
III. Supplementary Hospitalization Benefit Contract (Form No. 7023B)
IV. Supplementary Accidental Death And Dismemberment Contract (Form No.1983B)
V. Mortgage Reducing Term Insurance Endorsement
Schedules of Reduction of Face Amount

APPENDIX

Please refer to the **Contract Library** for the following relevant contracts:

I. Hospitalization Section Provisions
II. Supplementary Whole Life Hospitalization Benefit Contract (Form No.7024B)
III. Supplementary Hospitalization Benefit Contract (Form No. 7023B)
IV. Supplementary Accidental Death And Dismemberment Contract (Form No.1983B)
V. Mortgage Reducing Term Insurance Endorsement
Schedules of Reduction of Face Amount

OP03HK

LEVEL TERM (LT) RIDER

Description

The Level Term Rider is a supplementary contract which provides at minimum cost additional benefits in the event of the insured's death within the term period.

There are 3 types of term riders. One is the Five Year Renewable and Convertible Term Rider. The 2nd is the 5 year Renewable and Convertible TR with APWP. The other, which is convertible but non-renewable, includes term for 10, 15, 20, 25, and 30 years and until ages 55, 60 and 65.

Both renewal and conversion privileges are exercisable without evidence of insurability. While renewal privilege can only be exercised at the expiry date or at age 69 whichever is earlier, conversion privilege can be exercised at any time up to age 60. The new policy will on conversion be issued at the attained age of the insured, with the premium based on the Company's rates then in use.

Underwriting

1. It is issued to applicants aged 16 to 60 inclusive.
2. The maximum amount of the term rider is five times the face amount of the basic policy.
3. The rider can only be attached to Life or Endowment policy requiring premium payment for a period not less than that of the term rider.
4. The rider may be accepted on non-medical basis provided that the total face amount of the basic policy plus the face amount of the rider is within non-medical limits.
5. The face amount of the basic policy is added to the face amount of the rider when determining the medical requirements.
6. For the 5-Year Term Rider with APWP benefit, APWP is sold as a package and the premium is one composite premium consisting of Term rider rate and APWP rate and available to STANDARD LIFE only.

Benefit

This benefit is payable only if death occurs before the end of the term of the rider.

For Five Year Renewable and Convertible Term Rider with APWP, advance payment and wavier of premium benefit will be granted when the insured become totally and permanent disable at least for six consecutive months.

Premiums

1. Premium rates are shown on Pages C2 - C3
2. Premiums are payable during the term of the rider.

DECREASING TERM (DT) RIDER

Description

This is a decreasing term rider which provides maximum protection at inception and reduces monthly such that the sum insured will be the same as the outstanding balance under the mortgage loan.

Underwriting

1. It is issued to applicants aged 16 to 60 with maximum expiry age of 65.
2. The rider is available for terms of 5, 7, 10, 12, 15, 20 and 25 years at mortgage interest rates of 3, 6, 9, 12, 15, 18 and 21%.
3. The maximum initial face amount of the rider is five times the face amount of the basic policy.
4. The rider can only be attached to a Life or Endowment policy requiring premium payment for a period not less than that of the rider.
5. The rider may be accepted on non-medical basis provided that the total face amount of the basic policy plus the face amount of the rider is within non-medical limits.
6. The face amount of the basic policy is added to the initial face amount of the rider when determining the medical requirement.

Benefits

This benefit is payable only if death occurs before the end of the term of the rider.

1. Premium rates are shown on Page C5 - C11
2. Premiums are payable during the term of the rider.

OPTION TO PURCHASE ADDITIONAL INSURANCE (OPAI) RIDER

Description

The rider guarantees the policyowner the right to purchase additional life insurance (up to specified maximum amounts) on specified future dates at standard rates without evidence of insurability being required at such later dates. However, the new policy will be issued at the attained age of the insured with the premium based on the Company's standard rates then in use.

Underwriting

1. The rider will be issued only to standard lives, aged 16 to 37 inclusive, at the time of issue of the basic policy.
2. The rider will be issued only if the insured is the policyowner.
3. It can be issued for any amount (called the basic amount of the option) subject to a maximum of US$20,000 or twice the face amount of the basic policy whichever is lower.
4. The rider can only be issued after a medical examination.
5. To determine the face amount for medical requirements, the face amount of the rider is added to the face amount of the basic policy.
6. Any special restrictions included in the original basic policy will also be included in the new policy resulting from the exercise of the option.

Benefits

1. The specific future dates on which additional insurance can be issued are the policy anniversaries of the basic policy following the 25th, 28th, 31st, 34th, 37th and 40th birthdays. Thus the Option Dates for various issue ages are:

Issue Ages	Number of Option Dates	Option Date Ages
16 - 24	6	25, 28, 31, 34, 37, 40
25 - 27	5	28, 31, 34, 37, 40
28 - 30	4	31, 34, 37, 40
31 - 33	3	34, 37, 40
34 - 36	2	37, 40
37	1	40

2. The new policy must be applied for on the Option Date or within 60 days prior thereto. Any policy applied for, however, will not become effective until the Option Date.
3. The purchase option can be used ahead of the scheduled time if the insured marries or becomes a father (or mother) so long as the option is exercised within 60 days after the marriage or birth. If there are twins, etc. the amount of the option available is the usual Basic Amount multiplied by the number born.
4. A new policy purchased under the OPAI provision may be on any Whole Life or Endowment plan then written by the Company.

Premiums

1.Premium rates are shown below

2.Premiums are payable to age 40 (i.e. the last option date)

M/F Age	Annual Premium per 1,000 Basic Amount of Option	M/F Age	Annual Premium Per 1,000 Basic Amount of Option
16	0.95	26	1.45
17	1.00	27	1.50
18	1.05	28	1.55
19	1.10	29	1.60
20	1.15	30	1.65
21	1.20	31	1.70
22	1.25	32	1.75
23	1.30	33	1.80
24	1.35	34	1.85
25	1.40	35	1.90
		36	1.95
		37	2.00

EXAMPLE

Age	: 30
Sex	: Male
Basic Plan	: 20 YR. End./ Non-Par
Amount	: US$20,000
Size Discount	: US$1

OPAI Amount	:US$10,000
Mode	: Annual
20E Premium	: 20 x 37.37 = 747.40
OPAI Premium	: 10 x 1.65 = 16.50
Total Premium	: 763.90

ACCIDENTAL DEATH BENEFIT (ADB) AND (RCC) RIDER

Description

The ADB rider provides an additional sum in the event of death from accident. Coverage is also extended to accidents arising from assault, murder, riot and civil commotion by payment of an extra premium. RCC is compulsory unless declined by the Company.

Underwriting

1. It is available to applicants aged 16 to 60 inclusive.
2. The overall limit of accident benefits (which includes AI, ADD and ADB) is subject to an absolute maximum of US$400,000 or 5 times the total face amount of the basic policy and term riders whichever is lower.
3. The maximum amount of RCC that can be issued is equal to the principal sum (AI, ADD and ADB combined) or US$100,000 whichever is less.
4. RCC is not available to applicant whose duties or employment might involve him in riot control, in risks of being assault or to an applicant who has a history of involvement in fighting, brawling etc.

Benefits

1. The benefit is payable if the insured dies of accident before he reaches age 65 and before the policy becomes paid-up.
2. Exclusion– This rider does not cover accidental death arising from the following: (a) Suicide; (b) Assault, murder, riot and civil commotion (unless covered by RCC rider); (c) Military service; (d) Poison, gas and fumes; (e) Drug and alcohol.

Premiums

1. The standard ADB rate is US$1.00 per thousand for all ages. RCC rate is US$0.2 per thousand.
2. Premium are payable during the premium paying period of the basic policy or until the insured reaches age 65 whichever is earlier.
3. Premiums for RCC must be added unless it is declined by the Company.

EXAMPLE

Age : 30
Sex : Male
Basic Plan: 20 Yr End./ Non-Par
Amount : US$20,000
Size
Discount : US$1

ADB Amount : US$10,000
Mode : Annual
Occupation : Bank Clerk
20E Premium : 20 x 37.37 = 747.40
ADB Premium: 10 x 1.20 = 12.00

Total Premium: 759.40

ACCIDENT INDEMNITY (AI) AND (RCC) RIDER

Description

The AI rider provides comprehensive additional benefits for death or injuries resulting from accident. Like ADB, RCC is compulsory unless declined by the Company.

Underwriting

1. It is available to applicant aged 16 to 60 inclusive.
2. the maximum amount of AI that can be issued cannot exceed 2 times annual income, subject to a minimum of US$3,000, and a maximum of US$100,000 for occupational classes 1, 2 and US$50,000 for occupational classes 3 & 4.
3. The overall limit of all accident benefits combined (which includes AI, ADD and ADB) is subject to an absolute maximum of US$400,000 or 5 times the total face amount of the basic policy and term riders whichever is lower.
4. The maximum amount of weekly indemnity that can be issued cannot exceed 75% of earned weekly income, subject to a maximum of US$750 per week for occupational classes 1 & 2 and US$375 per week for occupational classes 3 & 4.
5. The maximum amount of RCC that can be issued is equal to the principle sum (AI, ADD and ADB combined) or US$100,000 whichever is less.
6. RCC is not available to applicant whose duties or employment might involve him in riot control, in risks of being assault or to an applicant who has a history of involvement in fighting, brawling, etc.
7. Occupational classes are shown on Page C18
8. Coverage for housewives are limited to US$10,000 at class 2.
9. The rider should not be sold to individual residing outside South East Asia.

Benefits

This benefit is payable only if the accident occurs before the insured reaches age 65 or before the policy becomes paid-up whichever is earlier. For each $1,000 of principal sum, AI provides the following benefits:

1. Death and Dismemberment
   (a) Loss of life.....$1,000
   (b) Loss of two or more members..... 1,000
   (c) Loss of one member..... 500
   (loss of one member is defined as loss of one limb or loss of sight in one eye)
   (d) Loss of thumb and index finger..... 250
2. Weekly Indemnity
   (a) Temporary, total and continuous disability for maximum of 52 weeks.....$7.50 per week
   (b) Partial disability (max. 52 weeks).....$1.875 per week
3. Permanent Disability Indemnity
   $10 per month for 100 months for permanent, total and continuous disability provided that the indemnity in Item (2) has been paid for fifty-two weeks.
4. Hospital Indemnity
   Additional $3.75 for the period during which the insured is an in-patient of a licenced hospital, but not exceeding twenty weeks.

5. Surgical Indemnity
   Surgical Indemnity for any surgical operation or operations named in the schedule as listed out in the contract.
6. Double Indemnity
   Double the amounts for items 1, 2 and 3 for accidents occurring in certain types of public conveyance, elevators or burning of public buildings.
7. Exclusions

This rider does not cover accidental death or injuries arising from the lowing:

(a) Suicide;
(b) Assault, murder, riot and civil commotion (unless covered by RCC rider);
(c) Military service;
(d) Poison, gas and fumes;
(e) Drug & alcohol
(f) War, making arrest as an officer of law (unless covered by RCC)
(g) brawling, violation of law
(h) racing on horse (wheels, scuba diving)
(i) hernia, ptomaines or bacterial infection
(j) aviation except in an aircraft operated by a commercial passenger airline on a scheduled route

remiums

1. Premium rates for AI and RCC are shown on Page C18
2. Premium are payable during the premium paying period of the basic policy or until the insured reaches age 65 whichever is earlier.
3. Premiums for RCC must be added unless it is declined by the Company.

EXAMPLE

ge	: 30	AI Amount	: US$10,000
ex	: Male	Mode	: Annual
asic Plan	: 20 Yr. End./ Non-Par	Occupation	: Bank Clerk (Class 1)
		20E Premium	: 20 x 37.37 = 747.40
mount	: US$20,000	AI Premium	: 10 x 4.50 = 45.00
ize		Total Premium	: 792.40

ACCIDENTAL DEATH & DISMEMBERMENT (ADD) AND (RCC) RIDER

Description

The ADD rider provides additional benefits in case of death or loss of sight or dismemberment resulting from accident. Like, ADB, RCC is compulsory unless declined by the Company.

Underwriting

1. It is available to applicants aged 16 to 60 inclusive,
2. The overall limit of accident benefits (which includes AI, ADD and ADB) is subject to an absolute maximum of US$400,000 or 5 times the total face amount of the basic policy and term riders whichever is lower.
3. The maximum amount of RCC that can be issued is equal to the principal sum (AI, ADD and ADB combined) or US$100,000 whichever is less.
4. RCC is not available to applicant whose duties or employment might involve him in riot control, in risks of being assault or to an applicant who has a history of involvement in fighting, brawling etc.
5. Occupational classes are shown on Page C18

Benefits

1. This benefit is payable only if the accident occurs before the insured reaches age 65 or before the policy becomes paid-up whichever is earlier.
2. ADD provides the same benefits as item (1) of the AI rider (Page C15)
3. Double Indemnity - the amount payable under 2 above will be doubled for accidents occurring in certain types of public conveyance, elevators or burning of public buildings.
4. Exclusions –This rider does not cover accidental death or dismemberment arising from the following:
   (a) Suicide;
   (b) Assault, murder, riot and civil commotion (unless covered by RCC rider);
   (c) Military service;
   (d) Poison, gas and fumes;
   (e) Drug and alcohol
   * Items added as prior page (f) to (j)

Premiums

1. Premium rates for ADD and RCC are shown on page C18
2. Premium are payable during the premium paying period of the basic policy or until the insured reaches ages 65 whichever is earlier.
3. Premiums for RCC must be added unless it is declined by the Company.

EXAMPLE

Age	: 30	ADD Amount	: US$10,000
Sex	: Male	Mode	:Annual
Basic Plan	: 20 Yr. End./Non-Par	Occupation	: Bank Clerk (Class 1)
Amount	: US$20,000	20E Premium	: 20 x 37.37 = 747.40
Size		ADD Premium	: 10 x 2.25 = 22.50
Discount	: US$1	Total Premium	: 769.90

Hospital and Surgical (H & S) Rider

Description of HS

The rider covers the hospitalization as a result of injury or illness.

Three options of coverage are available: Ward, Semi-Private and Private. Each provides the following items of reimbursement;

-Daily room and Board (max. 90 days)
-Physician Visits (max. 90 days)
-Miscellaneous Hospital Expense Benefit
-Surgeon's Fees
-Anaesthetist's Fees
-Operating Theatre Fees
-Emergency Out-patient (Accident)

Supplementary Major Medical (SMM) Rider

Description of SMM

This optional Rider can only be attached to H&S rider. Under the SMM Rider, the Company will reimburse 80% of the balance of eligible expense not covered by the HS Rider and in excess of a deductible amount of HK$1,000 or US$125.

Benefit

The overall maximum benefit payable under SMM Rider is:

Plan	*Overall Limit*
Ward	HK$ 50,000
Semi-Private	HK$100,000
Private	HK$200,000

Hospitalization Benefit (HB) Rider

Description of HB

-HB rider provides fixed daily income benefit when the insured is hospitalized due to illness or injury, regardless of the hospitalization expenses actually charged.

-Maximum daily benefit : 365 days

Underwriting (HS & HB)

1. Both riders can be issued to applicant aged 0 to 55 inclusive.
2. The minimum total face amount of the basic policy and term riders is 250 times the daily room and board benefits and HB rider, if any. i.e. Minimum face amount at least equal to 250 X (HS amount and HB amount).
3. The riders are available to occupation classes 1 - 4 only. Those with occupational ratings will be charged higher rates.
4. These plans normally will not be sold to individuals who are covered under a Group Hospital & Surgical plan.
5. These plans are not granted to seamen or any other Marine Service Personnel, or those who are residing outside South-East Asia, or leaving for other places where we have no branch offices.
6. The combination total of H & S (room and board) and HB (daily benefit) is subject to a maximum of US$238 for one life.
7. This rider is available to housewives, students and juveniles.
8. Benefits in all cases will terminate when the insured reached age 60.

Exclusions - This rider does not cover injury or illness arising from the followings :

(a) Suicide or attempted suicide;
(b) War, strikes, riots and civil commotion;
(c) Military service;
(d) Violation of law;
(e) Pregnancy, miscarriage or childbirth;
(f) Drugs and alcohol;
(g) Mental or nervous disorders;
(h) Cosmetic surgery, dental care;
(i) General check-up, pre-existing conditions;
(j) Treatment for tonsils, adenoids, hernia or a disease particular to the female generative organs unless this rider has been continu ously inforce for 120 days.
(k) Compensation or benefits payable under government program or other hospitalization insurance policy except for charges that are not reimbursed by such programs or policies.

PAYOR BENEFIT (PB) RIDER

Description

This rider provides for the waiver of premium on a juvenile policy when the payor dies or becomes disabled. Premiums are payable during the premium paying period of the basic policy or until the child reaches age 25 or the payor reaches age 60 whichever is earlier.

Underwriting

1. The insured of the basic policy must be a child aged 15 or younger or a student between age 16 to 20.
2. The payor must be adult age 50 or younger.
3. The usual non-medical limits and medical requirements apply on the payor based on the total of *one half of* the face amount of all juvenile policies to which the payor is attached plus the amount of insurance on the payor's own life. (exclude face amount of Term Rider)

Benefits

1. When the payor dies or becomes totally and permanently disabled before he reaches age 60, and before the child reaches age 25, all future premium payments of the juvenile policy will be waived up to maturity of the basic policy or the child reaches age 25 whichever is earlier. The juvenile policy will be kept inforce as though premiums waived were paid in cash.
2. This rider will terminate when the child reaches age 25.

Premiums

1. Premium on PB are payable during the premium paying period of the basic policy or until the child reaches age 25 or until the payor reaches age 60 whichever is earlier.
2. If the payor is housewife the premium rates are 1.5 times the standard rates.
3. Premium rates are shown on Page C27

Example 1

Basic Policy	:	Endowment at age 18 (participating)
Sum Assured	:	US$10,000
Age	:	Child - 3, Payor - 46
Basic Premium	:	10 x 64.05 = 640.50
Max. PB Benefit Period		= min. (term of policy, age 25 less child's age)
		= min. (15, 25-3)
		= 15
Annual Premium Rate per $100 of Basic Premium		= 8.69
PB Premium		= 640.50 x 8.69%
		= 55.66
Total Premium		= 640.50 + 55.66
		= 696.16

PAYOR BENEFIT (CI) RIDER

Description

The rider provides for waiver of premium benefit on a juvenile policy when the payor:

-dies,

-becomes totally & permanently disabled,

-or diagnosed by a registered medical practitioner as suffering from any of the following critical illnesses before he reaches age 60, and before the child reaches age 25;

a) First heart attack
b) Stroke
c) Coronary Artery Surgery & other serious Coronary Artery Disease
d) Cancer (excludes skin cancers other than malignant melanoma)
e) Pulmonary Arterial Hypertension (Primary or Secondary)
f) Kidney Failure
g) Major Organ Transplant (kidney, heart, liver or lung)
h) Multiple Sclerosis
i) Paralysis
j) Poliomyelitis
k) Muscular Dystrophy

Underwriting

The insured must be either
(i) a child aged 15 or below, or
(ii) a student between age 16 to 20.

The payor must be adult aged 50 or younger

The usual non-medical limits and medical requirements apply on the payor based on the total of one-half of the face amount of all juvenile policies to which the payor benefit for critical illness is attached plus the amount of insurance on the payor's own life.

The maximum issue of this rider is US$300,000 per life. In other words, the payor applies for PB(CI) in all juvenile policies should not exceed the max. issue of US$300,000.

If the sum assured of the basic plan is larger than the maximum issue of PB (CI), then only the normal PB rider (i.e. the one which does not cover critical illnesses) will be purchasable.

Benefit

Waiver of premium is effective until plan's maturity or the child reaches age 25, whichever is eariler.

Waiting Period

-There is no waiting period with regard to DEATH

-The waiting period with regard to the total and permanent DISABILITY must last for more than six months.

-This rider shall not cover any CRITICAL ILLNESS, the symptoms of which have occured prior to the issue date of this supplementary contract, or within 180 days following the date on which this supplementary contract is issued or reinstated.

Level premiums are payable during the premium paying period of the basic policy or until the child reaches age 25 or the payor reaches age 60 whichever is earlier.

Exclusions

This rider does not cover:

-any critical illness the symptoms of which have occured prior to the issue date or within 180 days from the issue date or date of reinstatement

-Cancer arising directly or indirectly due to AIDS

-general exclusions on disability

JUVENILE 5 YEAR RENEWABLE AND CONVERTIBLE TERM RIDER

Description

This is level term rider which provides at minimum cost additional benefits in the event of the insured's death within the term period.

Benefits

1. The sum assured is payable to the beneficiaries on death of the insured before the end of the term rider.
2. This rider provides the privileges for renewal and conversion without evidence of insurability. Renewal privilege can be exercised at the expiry date or at age 69 whichever is earlier and conversion privilege can be exercised at any time up to age 70.

   Note: for age 16 and above, adult rates will apply.

Underwriting

1. It is issued to children aged 5 to 15 inclusive.
2. This rider can be attached to juvenile Whole Life, regular Endowment plans, Endowment at age 18/21, MAE and LES plans.
3. Maximum Amount : Five-time basic face amount. For details please refer to the tables on Page A7.1.
4. It can be issued on a non-medical basis subject to the non-medical limit (basic and term rider).
5. This rider can only be issued to cases where the parents are insured. Reasonable explanation must be given if siblings are not insured.

Premium Rate

M/F	5 Year Term Rider
AGE	Annual Premium per 1,000 Sum Insured
5-15	1.64

JUVENILE HOSPITAL AND SURGICAL HOSPITAL BENEFIT RIDER

Description

- These are the riders for juvenile with plan features same as that for adults.
- Premium are payable during the premium paying period of the basic policy or until the insured reaches age 65 whichever is earlier.

Underwriting

1) The riders are issued to children aged 30 days to 15.
2) The maximum benefit limit can be purchased up to the Hospital Coverage of the parents.
3) If the owner does not have the Hospital Coverage or is not insured, the coverage is:
   i) Juvenile age >=5, HS Private and HB 50
      Combined maximum HS and HB $240
   ii) Juvenile age <5 (Owner insured but without Hospital Coverage)
      HS-SP and HB25. Combined maximum HS and HB $ 100
   iii) Juvenile age <5 (Owner not insured)
      HS-Ward and HB-25. Combined Maximum HS and HB $65
4) As more than one limit are applied to same individual, the greater amount takes priority.
5) The minimum face amount of the basic policy and term rider must be 250 times the daily room and board benefits.
6) This rider can be issued on a non-medical basis.
7) All siblings must be covered by Hospital rider or coverage should be applied for at the same time except when one is uninsurable.
8) When applying exceeding the allowable maximum, requirements are
   i) written explanation from parents
   ii) the policy must be at least 400 times the daily room and board.
   iii) other siblings must be insured for the same amount of hospital cover.
   iv) if other siblings are/or parent's covers are terminated, the company has the right to reduce the cover on the particular juvenile according to the current underwriting limit.

SCHEDULE OF BENEFITS OF HB

1. Fixed daily income will be payable when the insured is hospitalized due to illness or injury, regardless of hospitalization expenses actually charged.

Daily Benefit :	(US$) HB-25	HB-50	HB-75	HB-100
	(HK$) HB-187.5	HB-375	HB-562.5	HB-750

2. Benefits in all cases will terminate when the insured reaches age 60.
3. Exclusions - same as adult H & S rider.

Note : for age 16 and above, adult rate will apply.

Underwriting

1. It is issued to children aged 30 days to 15.
2. The maximum benefit limit can be purchased up to the H & S amount covered on the parents.
3. If the owner does not have the H & S benefit, but have life insurance coverage, the maximum benefit limit for the children aged 5 or above is HB50; while that for the children aged below 5 is HB25.
4. The minimum face amount of the basic policy and term rider must be 250 times the daily room and board benefits.
5. This rider can be issued on a non-medical basis.
6. All siblings must be covered by H & S rider or coverage should be applied for at the same time.

WAIVER OF PREMIUM (WP) RIDER

Description

The rider provides for the waiver of all future premiums which fall due while the insured is disabled.

Underwriting

1. The insured must be between ages 16 and 55 and is gainfully employed.
2. The maximum amount available on any one life is US$1,000,000 which includes free and purchased WP and Triple A on that life. The maximum amount of free WP is US$200,000.
3. The underwriting consideration focuses on the insured, although in the majority of cases this is also the owner/applicant.
4. The rider may be added to any plans except Triple A.
5. The rider may also be added to Level Term and Decreasing Term riders, provided the insured is at least age 20.

Benefits

1. Once a disability claim is established, all premiums due since the commencement of disability will be waived (provided that the disability commences before the insured reaches age 60 and has continued for at least 6 months) until the insured recovers. However, no premium due more than one year prior to the date of receipt of the notice of claim will be waived.
2. Premiums so waived will not be deducted from the proceeds of the policy when it becomes a claim. The cash values of the policy will increase from year to year the same as if premiums waived had been paid in cash.
3. Exclusions – This rider does not cover disability arising from
   a) any self-destruction;
   b) military service; or naval service
   c) any involvement in aerial device or conveyance not connected with established commercial passenger airlines.

Premiums

1. In case of first class disability risk, WP is free up to US$200,000 for all permanent plans provided that it is a standard case. The limit applies to the WP of existing policies plus WP of new policy applied for.
2. The standard rates on various plans are shown on Pages C36-51
3. Premiums for WP benefit are payable during the premium paying period of the basic policy until the insured reaches age 60.
4. If the applicant is female the premium rates are 1.25 times the standard male rates.
5. If the applicant is housewife the premium rates are 1.5 times the female rates.
6. Premium rates for rated up policies will be determined by the Company.

WP Premium Calculation

The WP premium is based on the face amount of that portion of the basic policy and/or Term Rider to be covered. i.e.

WP		Face Amount to be covered by the
Rate	x	WP Supplementary Contract

Example 1:

Age	: 35
Sex	: Male
Basic Plan	: Whole Life/Non-Par
Sum Insured	: US$300,000
Size Discount	: US$2
Rider	: WP
Mode	: Annual

Premium Calculation

Free WP Coverage	: US$200,000	
Chargeable WP Coverage	: US$100,000	
Annual Premium		
Basic Plan	: 15.14 x 300	= 4,542.00
WP Rider	: 0.38 x 100	= 38.00
TOTAL		4,580.00

Example 2:

Age	: 35
Sex	: Female
Basic Plan	: Whole Life/Non-Par
Sum Insured	: US$50,000
Size Discount	: US$2
Rider	: WP
Mode	: Semi-annual

Premium Calcuation
(Assuming applicant is not eligible for free WP)
Semi-annual Premium

Basic Plan	: 13.88 x 0.51	=	7.08
	7.08 x 50	=	354.00
WP Rider	: 0.48 x 0.51	=	0.24
	0.24 x 50	=	12.00
TOTAL			366.00

ADVANCE PAYMENT AND WAIVER OF PREMIUM (APWP) RIDER

DESCRIPTION

This rider provides, in case the insured becomes disabled before age 60 and before expiry of the rider, two benefits:

1. Advance Payment (1% of APWP benefit each month for 100 months)
2. Waiver of Premium

UNDERWRITING

1. It is issued to gainfully employed applicants age 16 to 55 inclusive.
2. APWP rider may be attached to all permanent plans and level term riders EXCLUDING Triple A plans and all term plans.
3. The maximum issue limit of APWP per life (including Triple A) is US$1,250,000.
4. The maximum issue limit of APWP and WP combined (free and purchasable) is US$1,750,000.
5. For APWP on term rider (inclusive of any term portion in Triple A plans), the maximum issue limit is US$500,000.
6. For 5-Year Term rider, APWP is sold as package and the premium is one composite premium consisting of Term rider rate and APWP rate and available to STANDARD LIFE only. Premium rates for this rider are shown on Pages C2

BENEFITS

1. To establish a claim, written notice and proof of total and permanent disability must be submitted to the Company:
   (a) Total disability means complete inability to engage in any work for compensation.
   (b) Permanent disability means that the disability has lasted for at least 6 months
   (c) The complete loss of sight of both eyes, the loss of any two limbs or the loss of sight of one eye and the loss of one limb will also be treated as total and permanent disability.
2. Waiver of Premium
   (a) Once a disability claim is established, all premiums due since the commencement of disability will be waived (provided that the disability commences before the insured reaches age 60) until the insured recovers. However, no premium due more than one year prior to the date of receipt of the notice of claim will be waived. Proof of continued disability is required from time to time.
   (b) Premiums so waived will not be deducted from the proceeds of the policy when it becomes a claim.
3. Advance Payment
   (a) A monthly payment of 1% of the amount of APWP benefit for a period of 100 months.
   (b) The first payment shall be the one falling due immediately after the date of commencement of such disability.

FAMILY INCOME BENEFIT (FIB) RIDER

DESCRIPTION

The Family Income Benefit supplements the regular form of life insurance policy, and in combination with it provides at minimum cost for relatively large monthly income payments to the beneficiary. The rider may be issued for periods of 10, 15 or 20 years, depending on the choice at the time of issue.

UNDERWRITING

1. It is issued to applicants aged 20 to 55 inclusive with expiration not later than age 65.
2. The maximum amounts of monthly income are 3%, 2.5% and 2% of the face amount of the basic policy for periods of 10, 15 and 20 years respectively.
3. It may be attached to any regular forms of Life insurance except Term and Juvenile forms, provided the premium paying period of the FIB does not exceed the premium paying period of the basic policy.
4. The rider may be accepted on non-medical basis provided the total face amount of the basic policy plus the face amount of the rider (treated as equal to the monthly income x 12 x number of years) is within non-medical limits.
5. The face amount of the basic policy is added to the face amount of the rider when determining the medical requirements.

BENEFITS

1. If the death of the insured takes place within the period selected, the FIB provides a monthly income payable from the date of death until the end of the selected period.
   For example, if the period selected is 15 years and the insured dies at the end of 5 years, the monthly income will be payable for 10 years - that is until theexpiration of 15 years from the original date of the policy.
2. If the insured survives to the end of the selected period, the benefits terminate.
3. Instead of receiving the monthly income for many months, the beneficiary may choose to take a lump sum immediately. The lump sum commuted value will be determined by the Company at the request of the beneficiary.

CRITICAL ILLNESS RIDER

DESCRIPTION

This rider provides advancement of death benefit of the basic plan or the term rider when the insured commences critical illness with the following exclusion:

i) C.I. first occured before or within 180 days of the issue/reinstatement date.
ii) Skin Cancer except for malignant melanoma
iii) All Cancers where the insured is under the infection of AIDs or HIV.
(Exclusion on the free WP or CIR are the same as that of WP and APWP)

UNDERWRITING

This rider is issued to the insured age 0-55 for Endowment Plans, insured age 16-60 for 20 MAE and 5 YTR and the insured age 0-60 for all other plans.

This rider can be attached to the following basic plans:

Whole Life (P/N),
WLCD,
LES,
Extra Plus,
20 MAE
Tri-Star Plus,
5 YTR/5 YTR with APWP
minimum issue amount is US$5,000
maximum issue amount can be up to the amount of basic plan or term rider with the absolute maximum of US$300,000 per life insured.

BENEFITS

- Advancement of death benefit upon the commencement of the following CIs: Stroke, First Heart Attack, Cancers, Pulmonary Arterial Hypertension, Kidney Failure, Coronary Artery Surgery and other serious Coronary Artery Disease, Major Organ Transplant, Multiple Sclerosis, Paralysis, Poliomyelitis & Muscular Dystrophy.
- Free WP on CIR are granted for standard cases.
- If other advance payment rider is attached to the same plan or term rider, the total liability of the Company will be limited by the face amount of basic plan or term rider.
- Sum assured of the basic plan / 5 YTR will be reduced by the advance payment made under this rider.

WAIVER OF PREMIUM FOR CRITICAL ILLNESS

DESCRIPTION

This rider waives the premium of the basic plan or the term rider when the insured commence critical illness when the insured commence critical illness with the following exclusions:

i) CI first occured before or within 180 days of the issue / reinstatement date
ii) Skin Cancer except for malignant melanoma
iii) All Cancers where the insured is under the infection of AIDs or HIV

UNDERWRITING

-The underwriting rules of CI(WP) are same as those of CI

BENEFITS

i) Waiver of premium of the basic plan or the term rider when the insured commence critical illness
ii) Waiver of premium of the WP(CI) when the insured suffers from total and permanent disability.

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower, 183 Electric Road
Hong Kong

Memorandum

Attn :	All Agents via SDDs/ DDs/ Managers-in-charge (Macau Region)	From :	Gerry Ong
		Dept :	Marketing
Date :	May 20, 2004		
Copy:	Mr. Alwin Lam, Mr. Chris Ma, Mr. Derek Yung, Ms. Alex Foo All Department Heads, DOAs/ ADOAs/ ADMs/ AADMs, Marketing		

Subject : (Ref: A04810) 保費回贈 – 意外住院入息保障
Premium Refund – Accidental HI

為配合客戶全面的需要及市場趨勢，保費全數回贈類型產品可提供客戶多一個選擇。有見及此，公司現推出「保費回贈 – 意外住院入息保障」(Premium Refund – Accidental HI) **(簡稱**ROPAHI)**。新計劃可協助營業顧問為客戶提供全方位的服務。<u>以上計劃之推出日期為2004年5月24日(以申請日期為準)</u>。新計劃之詳細內容可參閱後頁。**

新計劃之銷售對象：

- ☑ **持澳門身份證的市民**
- ☑ **需要意外住院入息保障的人**
- ☑ **渴望享有「免費」保障的客戶**
- ☑ **希望省卻核保程序的人**

銷售重點：

- **客人保證受保**
- **屬基本計劃，毋須附加於其他計劃，客人可以靈活購買**
- **最高可回贈** 100%**保費，換言之，等於「免費」意外保障**

產品小冊子【PTA No.989925(05/04)**】將陸續送抵各區營業辦事處。有關新計劃之查詢，歡迎透過營業經理致電營運熱線**9881-833。

Insurance plans with total “refund of premium” feature can offer customers one more choice. To provide a useful tool assisting you in offering flexible insurance product mix to your customers, we are pleased to introduce **“Premium Refund – Accidental HI”**(ROPAHI). **<u>The new plan will be launched on 24 May, 2004 (according to application date).</u>** Please refer to the content for details.

Target Customers：

- ☑ Macau ID card holders
- ☑ Those need coverage on hospital income protection caused by accidents
- ☑ Those like to enjoy “free” accident coverage
- ☑ Those prefer quick policy issuance

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower, 183 Electric Road
Hong Kong

Memorandum

Major Selling Points：

- Guaranteed Issue
- Customer can select suitable and flexible accidental coverage
- Maximum 100% refund on total premium paid, in other words, it is “free” coverage

New brochures【PTA No.989925(05/04)】will be delivered to all agency districts shortly. For product enquires, please call Life Administration Hotline 9881-833 via agency leaders.

Thanks & Regards,

GO/cl/sk/ek

Encl.

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

產品細節

產品名稱	**保費回贈 - 意外住院入息保障** **(Premium Refund – Accidental HI) (ROPAHI)**
產品概覽	本意外住院入息計劃專為 5 至 60 歲人士而設，客人毋須接受任何身體檢查或提供健康証明而保證受保。本計劃設有兩種每日住院入息保額供選擇。當保單生效滿 6 年或以上，可獲已繳保費回贈(最高達已繳保費 100%，詳請見 3a。)
銷售日期	二零零四年五月二十四日 (以申請日期為準)
基本計劃 / 附加契約	基本計劃
基本計劃編號	計劃一：ROPH1AN5【每日惠益金額(Daily Benefit) MOP600】 計劃二：ROPH2AN5【每日惠益金額(Daily Benefit) MOP300】

A. 利益(Benefit):

1.) 身故賠償 (Death Benefit) (受保人身故後公司給付受益人之利益)

a. 身故賠償	保費回贈：倘若保單亦已生效 6 年或以上，受益人可於受保人身故時，獲得回贈已繳保費(詳情見 3a)。

2.) 索償之生存利益 (Living Benefit) (保單契約上列明之事件若發生於受保人身上，受保人之利益)

a. 住院惠益	因意外受傷住院期間可獲每日惠益金額(Daily Benefit)，惟每宗意外之惠益賠償上限為 1,000 日#。 # 上述惠益適用於香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、加拿大、澳洲、紐西蘭、及西歐。如在其他地區住院，則： 一. 將每日惠益金額減半(例：如計劃一的每日惠益金額為 MOP600，則減半得出 MOP300) 二. 將此減半後金額與 MOP480 比較，取較低者為賠償金額。MOP480 為適用於該等地區之個人最高限額。此個人最高限額涵蓋所有 AIA(B)及 AIA 發出之每日住院惠益保單。 三. 每宗意外或疾病之惠益賠償上限為 90 日。(並非 1,000 日)
b. 保障期	10 年
c. 不保事項	請參閱載於附錄二之契約樣本。

3.) 退保利益、期滿利益及身故賠償 (Surrender Benefits, Maturity Benefits & Death Benefit)

a. 退保利益、期滿利益及身故賠償	保費回贈：倘若保單亦已生效 6 年或以上，客人可於退保、保單期滿、或身故時，根據下列的百分比獲得回贈已繳保費(已繳保費以年繳方式之保費金額為準)。	
	保單生效滿	已繳保費的回贈百分比
	1 至 5 年	0%
	6 年	50%
	7 年	50%
	8 年	80%
	9 年	80%
	10 年	100%
	註：如保單生效未足一個周年，回贈百分比將以前一年的為準。(例：若保單已生效滿 7 年半，回贈百分比將根據滿 7 年的 50%為準。請參考附錄一之例子。) 保單亦會於給付保費回贈後完結。	

a. 保證部份 (現金價值)	無
b. 非保證部份 (紅利)	無
c. 既有現金價值條款 (Non-Forfeiture Options)	不適用

B. 保費：

1. 保費形式	保證平衡保費 (Guaranteed Level Premium)			
2. 保費繳付期	10 年			
3. 保費率 (適用於各性別、年齡、吸煙習慣及職業)			計劃一	計劃二
	年繳	澳門幣 (MOP)	3,360	2,100
	半年繳	澳門幣 (MOP)	1,716	1,071
	季繳	澳門幣 (MOP)	942	588
	月繳	澳門幣 (MOP)	294	186
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳			
5. 大額折扣	不適用			
6. 非吸煙人士優惠	不適用			
7. 健康生活折扣	不適用			

C. 產品細節:

1. 繕發年齡	5 至 60 歲
2. 最低投保額	計劃二 (即 MOP300)
3. 銷售地點	澳門
4. 貨幣	澳門幣 (MOP)
5. 附加契約	不可附加任何附加契約
6. 此基本計劃之個人最高保額	MOP600
7. 保單契約 Laser Print Code	新批註之契約頁碼：DDY1~5 (請參閱附錄二之範例)

D. 核保規則:

1. 體檢要求 2. 財務核保要求	無。保證受保。
3. 國籍評級	只供持澳門身份證人士申請
4. 體檢評級	不適用
5. 職業評級	不適用
6. 計劃類別	自成一類別，計劃限額作獨立計算
7. 追溯保單日期 (Date Back)	可以 (但不可以 Date-forward)
8. 投保申請書	一般投保申請書適用。請注意：除健康狀況欄不需填寫外，其他各欄如個人資料欄均必需要填寫。(包括職業)

E. 保戶服務行政指引:

1. 更改投保額	不可以
2. 增加或刪除保單	不適用
3. 復效	須以書面申請復效及付清逾期未付之保費連同公司所規定之利息, 惟不需提供可保證明。
4. 申請減價 (Appeal Loading)	不適用
5. 更改保險計劃	不可以 (包括由其他基本計劃轉入或由本計劃轉到其他基本計劃)
6. 自定期保險轉入	不適用
7. 更改繳付保費方法 (Change Payment Mode)	跟隨現行之規則
8. 重訂保單日期 (Redating)	不可以

F. 佣金:

1. 佣金	首年：8.10% 第 2 年：5.00% 第 3 年至第 6 年：2.00%
2. Persistency & Career Benefit	適用
3. Extra 10%	適用
4. Provident Fund	適用
5. FYP Credit	跟隨現行做法
6. FYC Adjustment	跟隨現行做法

G. 其他

1. 保單建議書系統(PGS)	不適用
2. 產品小冊子編號	PTA No. 989925(05/04)

Product Name	**Premium Refund – Accidental HI (ROPAHI)**
Overview	This is a basic plan providing accidental hospital income for those who are aged between 5 and 60. The maximum daily income payable per injury for the coverage chosen is up to 1,000days. It is a guaranteed issue plan without the need for medical check-up or proof of health from the insured. If the policy is effective for more than 6 years, up to 100% of total premium paid will be returned to client. (Details please refer to 3a)
Launch Date	May 24, 2004 (application date)
Basic/ Rider	Basic Plan
Plan Shortnames	Plan 1：ROPH1AN5 (Daily Benefit: MOP600) Plan 2：ROPH2AN5 (Daily Benefit: MOP300)

A. Benefit:

1.) Death Benefit (The benefits which Company pays the beneficiary upon the death of the insured)

a. Death Benefit	**Refund of Premium** - If the policy is effective for more than 6 years, a percentage of the total premium paid will be refunded to beneficiary upon the insured's death (details please refer to 3a).

2.) Living Benefit (The benefit that the insured receive upon covered events happen to him/her)

a. Confinement Benefit	While the Insured has been confined in a hospital due to an accident, she/he will receive the **Daily Benefit** for a maximum of 1,000 days* per injury. * Guidelines for Confinement outside Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, USA, Canada, Australia New Zealand, and Western Europe: 1. the confinement Benefit payable shall be reduced to one half; 2. the total Confinement Benefit (including any other similar hospitalization benefit provided by other insurance policies with AIA(B) or AIA to the Insured) shall not exceed a maximum of MOP480 per day; and 3. not to exceed a period of 90 days for any one Covered Injury inclusive of any number of Confinement Benefits paid or payable for the same confinement.
b. Benefit Term	10 years
c. Exclusions	Please refer to contract sample in Appendix 2.

3.) Surrender Benefits & Maturity Benefits & Death Benefit

a. Surrender Benefits, Maturity Benefits &Death Benefit	**Refund of Premium** - If the policy is effective for more than 6 years, a percentage of the total premium paid (please refer to the following schedule) will be refunded to the client upon surrender, maturity or death. (The Premium Paid refers to the premium amount in annual payment mode.)	
	At the end of policy year	Refund percentage of premium paid
	1 to 5	0%
	6	50%
	7	50%
	8	80%
	9	80%
	10	100%

	Remarks: The percentage to be refunded in time between policy years follows that of last policy year. (For example: for a policy that is in force for 7.5 years, the percentage to be refunded follows that of 7 years, that is 50%. Detailed example is in Appendix 1.) Once the Return of Premium benefit has been paid, this Policy will also terminate.
b. Guarantee Part (Cash Value)	Nil
c. Non-guaranteed Part (Dividends)	Nil
d. Non-Forfeiture Options	Not Applicable

B. Premium

1. Premium Structure	Guaranteed Level Premium Rate			
2. Premium Term	10 years			
3. Annual Premium Rates (Same for all ages, both sexes, smoking habits & occupations)			Plan 1	Plan 2
	Annual	MOP	3,360	2,100
	Semi-annual	MOP	1,716	1,071
	Quarterly	MOP	942	588
	Monthly	MOP	294	186
4. Payment Mode	Annual/ Semi-annual/ Quarterly/ Monthly			
5. Size Discount	Not Applicable			
6. Non-Smoker Discount	Not Applicable			
7. Lifestyle Discount	Not Applicable			

C. Other Product Particulars:

1. Issue Age	Age 5 - 60
2. Minimum Sum Assured	Plan 2 (MOP300)
3. Region	Macau
4. Currency	MOP
5. Riders attachable	Nil
6. Maximum Per Life Limit	MOP600
7. Contract Laser Print Code	DDY1~5 (Please refer to appendix 2)

D. Underwriting Guidelines:

1. Medical Requirements	Nil. Guaranteed Issue.
2. Financial Requirements	
3. Nationality Rating	For Macau ID card-holders only
4. Medical Rating	Not Applicable
5. Occupational Rating	Not Applicable
6. Product Group	Does not belong to any product group, separate per life limit for this plan.
7. Date Back	Allowed (Date Forward is not allowed)
8. Application Form	Normal application form is applicable. Note: All sections (include Information on occupation in Personal Details Section) must be completed except Medical Information Section.

E. POS Guidelines:

1. Change of Sum Assured	Not Allowed
2. Add/ Delete Basic Plan	Not Applicable
3. Reinstatement	Written request is required for reinstatement. Overdue premium plus interest is required but evidence of insurability is not required.
4. Appeal Loading	Not Applicable
5. Change Plan (of Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
6. Term Conversion	Not Applicable
7. Change payment mode	Follow normal rules
8. Redating	Not Allowed

F. Agent Compensation:

1. Commission	First Year：8.10% 2nd Year：5.00% 3rd Year to 6th Year：2.00%
2. Persistency & Career Benefit	Applicable
3. Extra 10%	Applicable
4. Provident Fund	Applicable
5. FYP Credit	Follow normal rules
6. FYC Adjustment	Follow normal rules

G. Others:

1. Proposal Generation System	Not Applicable
2. PTA Number of Brochure	PTA No. 989925(05/04)

保費回贈之計算範例：

若一「保費回贈 – 意外住院入息保障」已生效滿 7 年半，客人欲終止計劃，他/她未於保障期內獲得過任何賠償，其可獲回贈之保費應是多少(假設其購買之計劃為計劃一，即每日惠益 = MOP600) ?

保單生效滿	已繳保費的回贈百分比
1 至 5 年	0%
6 年	50%
7 年	**50%** ←
8 年	80%
9 年	80%
10 年	100%

例一：年繳保費 *Annual Mode*

❶ **年繳保費** = **MOP3,360**
❷ **保單生效滿** 7 **年之已繳保費的回贈百分比** = **50%**
❸ **於保單已生效** 7 **年半退保，因年繳保費關係，這時客人已繳付了 8 年的保費，所以可獲回贈之保費** = MOP3,360❶ X 50%❷ X 8 **年**❸ = **MOP13,440**

例二：月繳保費 *Monthly Mode*

❶ **月繳保費** = MOP294 (**而回贈已繳保費以年繳方式之保費金額為準，計劃一之年繳保費為 MOP3,360**)
❷ **保單生效滿** 7 **年之已繳保費的回贈百分比** = **50%**
❸ **於保單已生效** 7 **年半退保 (這時客人已繳付了 7 年半之保費)**
可獲回贈之保費 = MOP3,360❶ X 50%❷ X 7.5 **年**❸= **MOP12,600**

Calculation Example of Premium Refund：

A client would like to surrender a "Premium Refund – Accidental HI" which is in-force for 7.5 years. What is the premium amount that will be refunded to him/her assuming that it is Plan 1 (HI Daily Benefit = MOP600) that she/he has purchased?

At the end of policy year	Refund percentage of premium paid
1 to 5	0%
6	50%
7	**50%** ←
8	80%
9	80%
10	100%

Example 1：Annual Mode

❶ Annual premium = **MOP3,360**
❷ Refund percentage at the end of 7th policy year = **50%**
❸ Surrender at policy year 7.5. Since it is in annual premium mode, the client has paid **8 years** of premium.
Refund amount = MOP3,360❶ X 50%❷ X 8 years❸ = **MOP13,440**

Example 2： Monthly Mode

❶ Monthly Premium = MOP330 (Refund amount is calculated based on annual payment mode. For Plan I, annual premium = **MOP3,360**)
❷ Refund percentage at the end of 7th policy year = **50%**
❸ Surrender at policy year **7.5** (at this point, the client has paid 7.5 years of premium)
Refund amount = MOP3,360❶ X 50%❷ X 7.5 years❸ = **MOP12,600**

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
Marketing Department

43/F, AIA Tower, 183 Electric Road, Hong Kong

MEMORANDUM

Ref.: A02347 2 pages + (Product Launch Pack softcopy is available in **e-Launch Pack**)

TO	All Agents Via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong Region Only)	**COPY FOR**	Mr. Alwin Lam, Mr. Derek Yung, All Department Heads, DOAs/ADOAs/ADMs/ AADMs, Marketing
FROM	Jimmy Hung		
SUBJECT	產品資料冊：保費回贈 – 意外死亡及斷肢保障 及 保費回贈 – 意外住院入息保障 Launch Pack : Premium Refund – ADD & Premium Refund – Accidental HI	**DATE**	August 19th, 2002

為配合客戶全面的需要及市場趨勢，保費全數回贈類型產品的出現可提供客戶多一個選擇。有見及此，公司現推出兩個保證受保的保費回贈式計劃，分別為「**保費回贈 – 意外死亡及斷肢保障**」(Premium Refund – ADD) (簡稱ROPADD)及「**保費回贈 – 意外住院入息保障**」(Premium Refund – Accidental HI) (簡稱ROPAHI)。新計劃可協助營業顧問為客戶提供全方位的服務。以上計劃之推出日期為8月19日(以印請日期為準)。新計劃之詳細內容可參閱產品資料冊。【e-Launch Pack內網址為 http://aiabiis2/eom/e-launch/e-launch.asp；互聯網址(需預先訂購服務)為 https://iaes.aiab.com.hk/iaes > Online Manual > e-Launch Pack】

新計劃之銷售對象：

- 持香港身份證的市民
- 需要獨立意外保障計劃的人
- 需要意外身故及斷肢保障或住院入息保障的人
- 渴望擁有「免費」保障的客戶
- 希望省卻核保程序的人

銷售重點：

- 客人保證受保
- 屬基本計劃，無需附加於其他計劃，客人可以靈活購買
- 最高可回贈100%保費，換言之，等於「免費」意外保障
- 雙倍賠償(適用於 ROPADD)：如受保人於乘坐公共陸上交通或客用升降機發生意外，或於公共建築物內發生火警，可獲雙倍賠償

產品資料冊及產品小冊子【ROPAHI：PTA No.989925(08/02)及 ROPADD：PTA No. 989926(08/02)】將陸續送抵各區營業辦事處。有關新計劃之查詢，歡迎透過營業經理致電產品熱線3108 1638。

Insurance plans with total “refund of premium” feature can offer customers a new choice. To provide a useful tool assisting you in offering flexible insurance product mix to your customers, we are pleased to introduce two new basic plans, **“Premium Refund – ADD”**(ROPADD) and **“Premium Refund – Accidental HI”**(ROPAHI). The new plans will be launched on August 19th, 2002 (according to application date). Please refer to Product Launch Pack for details. 【e-launch Pack Intranet address: http://aiabiis2/eom/e-launch/e-launch.asp ; e-Launch Pack Internet address: (subscription required) https://iaes.aiab.com.hk/iaes > Online Manual > e-Launch Pack】

Target Customers of “Premium Refund – ADD” and “Premium Refund – Accidental HI”：

- HKID card holders
- People who want standalone accident coverage;
- Who need coverage on accidental death & dismemberment or hospital income protection caused by accidents

- ☞ Who like to enjoy “free” accident coverage
- ☞ Who prefer quick policy issuance

Major Selling Points：

- ☞ Guaranteed Issue
- ☞ Customer can select suitable and flexible accidental coverage
- ☞ Maximum 100% refund on total premium paid, in other words, it is “free” coverage
- ☞ Double Indemnity(applicable to ROPADD): If the insured had an accident on public land transportation as a passenger, or in a duly certified passenger lift, or suffered from burning in a public building

Product Launch Pack & New brochures【ROPAHI：PTA No.989925(08/02) and ROPADD：PTA No. 989926(08/02)】will be delivered to all agency districts shortly. For product enquires, please contact hotline 3108 1638 via agency leaders.

Thanks & Regards,

JH/bc/rw

Encl.

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保費回贈 – 意外死亡及斷肢保障

(Premium Refund - ADD) (ROPADD)

產品名稱	保費回贈 – 意外死亡及斷肢保障 Premium Refund – ADD (ROPADD)
產品概覽	本意外保障基本計劃專為 18 至 60 歲人士而設，受保人毋須接受任何身體檢查或提供健康証明，保證受保。若客人的保單已生效6年或以上，及未於保障期內曾因意外獲得賠償或獲得未夠累積 100%保額之賠償，可獲已繳保費回贈(最高達已繳保費 100%，詳情見 3a)。
銷售日期	二零零二年八月十九日 (以申請日期爲準)
基本計劃 / 附加契約	基本計劃
基本計劃編號	計劃一 ：ROPA1AN5 計劃二 ：ROPA2AN5

A. 利益(Benefit):

1.) 身故賠償 (Death Benefit) (受保人身故後公司給付受益人之利益)

a. 意外身故賠償	**意外死亡賠償** = 100%保額 計劃一 ：HK$500,000 計劃二 ：HK$300,000
b. 非意外身故賠償	**保費回贈**：倘若在保障生效期間並未於保障期內曾因意外獲得賠償或獲得未夠累積 100%保額之賠償，而保單亦已生效6年或以上，受益人可於受保客人因非意外原因導致身故時，獲得回贈部份已繳保費(詳情請見 3a)。

2.) 索償之生存利益 (Living Benefit) (保單契約上列明之事件若發生於受保人身上，受保人之利益)

a. 意外斷肢賠償	本計劃將提供相等於保額 2%至 100%的賠償，賠償百分比如下：	
		保額之百分比
	永久完全喪失一眼或雙眼視力	100%
	喪失一肢或兩肢或永久完全喪失其功能	100%
	喪失說話能力及失聰	100%
	永久及不能痊癒的精神失常	100%
	永久完全失聰 – 雙耳 – 一耳	 75% 25%
	喪失說話能力	50%
	永久完全喪失一眼球之晶體	50%
	喪失任何一手四指及拇指或永久完全喪失其功能 – 右手 – 左手	 70% 50%

	喪失任何一手四指或永久完全喪失其功能 – 右手 – 左手	 40% 30%
	喪失任何一手拇指或永久完全喪失其功能 – 右手兩節關節 – 右手一節關節 – 左手兩節關節 – 左手一節關節	 30% 15% 20% 10%
	喪失任何一手手指或永久完全喪失其功能 – 右手三節關節 – 右手兩節關節 – 右手一節關節 – 左手三節關節 – 左手兩節關節 – 左手一節關節	 10% 7.5% 5% 7.5% 5% 2%
	喪失任何一腳腳趾或永久完全喪失其功能 – 一腳所有腳趾 – 拇趾兩節關節 – 拇趾一節關節	 15% 5% 3%
	腿骨或膝蓋骨折裂而不能復完	10%
	任何一腿畸短五厘米或以上	7.5%
	意外燒傷 – 頭 – 佔全身皮膚面積的 2%但少於 5% – 佔全身皮膚面積的 5%但少於 8% – 佔全身皮膚面積的 8%或以上	 50% 75% 100%
	意外燒傷 – 身體 – 佔全身皮膚面積的 10%但少於 15% – 佔全身皮膚面積的 15%但少於 20% – 佔全身皮膚面積的 20%或以上	 50% 75% 100%
	註：如在以下情況意外受傷，將可獲雙倍賠償： - 以乘客身分乘坐付款而有固定路線的公共陸上交通工具；或 - 以一般載客用升降機廂內(礦場及任何營建工地之升降機除外)；或 - 在公共建築物內發生火警。公共建築物爲戲院、公眾大禮堂、酒店、學校及醫院。 因同一次意外而導致多於一項上述各項所載之損害，公司只支付賠償金額最大的一項。倘若意外賠償之百分比累積達基本保額之 100%，此基本計劃將會完結，亦不會有任何保費回贈。	
b. 保障期	10 年	
c. 不保事項	請參閱載於附錄二之契約樣本。	

3.) 退保利益、期滿利益及非意外身故賠償 (Surrender Benefits, Maturity Benefits & Non-Accidental Death Benefit)

a.退保利益、期滿利益及非意外身故賠償	**保費回贈**：倘若在保障生效期間並未於保障期內曾因意外獲得賠償或獲得未夠累積 100%保額之賠償，而保單亦已生效 6 年或以上，客人可於退保、保單期滿或非意外身故時，根據下列的百分比獲得回贈已繳保費(已繳保費以年繳方式之保費金額爲準)。	
	保單生效滿	已繳保費的回贈百分比
	1 至 5 年	0%
	6 年	50%
	7 年	50%
	8 年	80%
	9 年	80%
	10 年	100%
	註：如保單生效未足一個周年，回贈百分比將以前一年的爲準。(例：若保單已生效滿 7 年半，回贈百分比將根據滿 7 年的 50%爲準。請參考附錄一之例子。) 保單亦會於給付保費回贈後完結。	
b. 保證部份 (現金價值)	無	
c. 非保證部份 (紅利)	無	
d. 既有現金價值條款 (Non-Forfeiture Options)	不適用	

B. 保費：

1. 保費形式	保證平衡保費 (Guaranteed Level Premium)			
2. 保費繳付期	10 年			
3. 保費率 (適用於各性別、年齡、吸煙習慣及職業)			計劃一	計劃二
	年繳	港幣 (HK$)	3,750	2,754
	半年繳	港幣 (HK$)	1,915	1,404
	季繳	港幣 (HK$)	1,050	771
	月繳	港幣 (HK$)	330	243
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳			
5. 大額折扣	不適用			
6. 非吸煙人士優惠	不適用			
7. 健康生活折扣	不適用			

C. 產品細節:

1. 續發年齡	18 至 60 歲
2. 最低投保額	計劃二 (即 HK$300,000)
3. 銷售地點	香港
4. 貨幣	港幣 (HK$)
5. 附加契約	不可附加任何附加契約
6. 此基本計劃之個人最高保額	HK$500,000 (即每位受保人只限享有一份「保費回贈 – 意外死亡及斷肢保障」)

7. 保單契約	(1) 基本定義、利益條款、一般條款、保費條款及權益條款 (2) 意外附加契約分項契約條款 – 不適用 可在 Contract Library 下載 【內聯網址：http://aiabiis2/eom/ContrLib/Logon.asp；互聯網址(需預先訂購服務)：https://iaes.aiab.com.hk/iaes > Online Manual > Contract Library。於 Traditional Life> Current> Basic Policy 內】
8. 保單契約 Laser Print Code	新批註之契約頁碼：DDX1~6

D. 核保規則:

1. 體檢要求 2. 財務核保要求	無。保證受保。
3. 國籍評級	只供持香港身份證人士申請
4. 體檢評級	不適用
5. 職業評級	不適用
6. 計劃類別	自成一類別，計劃限額作獨立計算
7. 追溯保單日期 (Date Back)	可以 (但不可以 Date Forward)
8. 投保申請書	一般投保申請書適用。請注意：除健康狀況欄不需填寫外，其他各欄如個人資料欄均必需要填寫。 (包括職業)

E. 保戶服務行政指引:

1. 更改投保額	不可以
2. 增加或刪除保單	不適用
3. 復效	需以書面申請復效及付清逾期未付之保費連同公司所規定之利息，唯不需提供可保證明。
4. 申請減價(Appeal Loading)	不適用
5. 更改基本計劃	不可以 (包括由其他基本計劃轉入或由本計劃轉到其他基本計劃)
6. 自定期保險轉入	不適用
7. 更改繳付保費方法 (Change Payment Mode)	跟隨現行之規則
8. 重訂保單日期 (Redating)	不可以

F. 佣金:

1. 佣金	首年：8.10% 第 2 年：5.00% 第 3 年至第 6 年：2.00%
2. Persistency & Career Benefit	適用
3. Extra 10%	適用
4. Provident Fund	適用
5. FYP Credit	跟隨現行做法
6. FYC Adjustment	跟隨現行做法

G. 其他

1. 保單建議書系統(PGS)	不適用
2. 產品小冊子編號	PTA No.989926(08/02)

Product Name	**Premium Refund - ADD (ROPADD)**
Overview	This is a basic plan providing accidental coverage for those who are aged between 18 and 60. It is a guaranteed issue plan without the need for a medical check-up or proof of health from the insured. If no claims has been made or if aggregate % of sum assured claimed does not reach 100% during the benefit period and the policy is effective for up to or more than 6 years, a percentage of total premium paid will be returned to client. (Details please refer to 3a.)
Launch Date	August 19th , 2002 (according to application date)
Basic/ Rider	Basic Plan
Plan Shortnames	Plan 1：ROPA1AN5 Plan 2：ROPA2AN5

A. Benefit:

1.) Death Benefit (The benefits which Company pays the beneficiary upon the death of the insured)

a. Accidental Death Benefit	**Accidental Death Benefit** = 100% of Sum Assured Plan 1: HK$500,000 Plan 2: HK$300,000
b. Death Benefits due to reasons other than accidents	**Refund of Premium** - If no claims has been made or if aggregate % of sum assured claimed does not reach 100% during the benefit period and the policy is effective for up to or more than 6 years, a percentage of the total premium paid will be refunded to the beneficiary upon the insured's non-accidental death. (Details please refer to 3a)

2.) Living Benefit (The benefit that the insured receive upon covered events happen to him/her)

a. Accidental Dismemberment	In the unfortunate event the insured suffers from the losses listed below within 90 days after an accident, he/she will receive between 2% to 100% of the insured amount.	
		% of Sum Assured
	Permanent Total Loss of Sight of One Eye or Both Eyes	100%
	Loss of or the permanent total loss of use of one or two limbs	100%
	Loss of Speech and Hearing	100%
	Permanent and Incurable Insanity	100%
	Permanent Total Loss of Hearing – Both Ears – One Ear	 75% 25%
	Loss of Speech	50%
	Permanent Total Loss of the Lens of One Eye	50%
	Loss of or the Permanent Total Loss of Use of 4 Fingers and Thumb of – Right Hand – Left Hand	 70% 50%

	Loss of or the Permanent Total Loss of Use of 4 Fingers of – Right Hand – Left Hand	 40% 30%
	Loss of or the Permanent Total Loss of Use of One Thumb – Both Right Joints – One Right Joint – Both Left Joints – One Left Joint	 30% 15% 20% 10%
	Loss of or the Permanent Total Loss of Use of Fingers – Three Right Joints – Two Right Joints – One Right Joint – Three Left Joints – Two Left Joints – One Left Joint	 10% 7.5% 5% 7.5% 5% 2%
	Loss of or the Permanent Total Loss of Use of Toes – All – One Foot – Great – Both Joints – Great – One Joint	 15% 5% 3%
	Fractured Leg or Patella with Established Non-union	10%
	Shortening of Leg by at least 5 cm	7.5%
	Accident Burns – Head – 2% to less than 5% of total body surface area – 5% to less than 8% of total body surface area – 8% of total body surface area or more	 50% 75% 100%
	Accidental Burns - Body – 10% to less than 15% of total body surface area – 15% to less than 20% of total body surface area – 20% of total body surface area or more	 50% 75% 100%
	Remarks: Double Indemnity The total amount of Accidental Death & Dismemberment benefit provided will be doubled if the accident occurs when: - The insured is riding as a fare-paying passenger on public land transportation over an established route; or - The insured is in an elevator car duly certified to carry passengers (lifts in mines and on construction site are excluded); or - As a direct result of the burning of a public building – namely a theatre, public auditorium, hotel, school or hospital. If more than one loss under the above mentioned items results from the same accident, Company will only pay the loss which pays the largest benefit. The policy will terminate immediately if the amount of Accidental Benefit have aggregated to a total of the face amount and the Refund of Premium will also be terminated.	
b.) Benefit Term	10 years	
c.) Exclusions	Please refer to contract sample in Appendix 2.	

3.) Surrender Benefits & Maturity Benefits & Non-Accidental Death Benefit

a. Surrender Benefits, Maturity Benefits & Non-Accidental Death Benefit	If no claims has been made or if aggregate % of sum assured claimed does not reach 100% during the benefit period and the policy is effective for up to or more than 6 years, a percentage (please refer to the following schedule) will be refunded to the client upon surrender, maturity or non-accidental death. (The Premium Paid refers to the premium amount in annual payment mode.)	
	At the end of policy year	Refund percentage of premium paid
	1 to 5	0%
	6	50%
	7	50%
	8	80%
	9	80%
	10	100%
	Remarks: The percentage to be refunded in time between policy years follows that of last policy year. (For example: for a policy that is in force for 7.5 years, the percentage to be refunded follows that of 7 years, that is 50%. Detailed example is in Appendix 1) Once the Return of Premium benefit has been paid, this Policy will also terminate.	
b.) Guarantee Part (Cash Value)	Nil	
c.) Non-guaranteed Part (Dividends)	Nil	
d.) Non-Forfeiture Options	Not Applicable	

B. Premium:

1. Premium Structure	Guaranteed Level Premium Rate			
2. Premium Term	10 years			
3. Annual Premium Rates (Same for all ages, both sexes, smoking habits and all occupations)			Plan 1	Plan 2
	Annual	HK$	3,750	2,754
	Semi-annual	HK$	1,915	1,404
	Quarterly	HK$	1,050	771
	Monthly	HK$	330	243
4. Payment Mode	Annual/ Semi-annual/ Quarterly/ Monthly			
5. Size Discount	Not Applicable			
6. Non-Smoker Discount	Not Applicable			
7. Lifestyle Discount	Not Applicable			

C. Other Product Particulars:

1. Issue Age	Age 18-60
2. Minimum Sum Assured	Plan 2 (HK$300,000)
3. Region	Hong Kong Only
4. Currency	HK$
5. Riders attachable	Nil
6. Maximum Per Life Limit	HK$500,000 (Each insured can enjoy the coverage of one Premium Refund – ADD policy only.)

7. Contract	(1) Basic Definitions, Benefit Provisions, General Provisions, Premium Provisions, Ownership Provisions (2) Accident Section Provisions – Not Applicable Contracts can be downloaded from Contract Library 【Intranet Address: http://aiabiis2/eom/ContrLib/Logon.asp。Internet Address (subscription required)：https://iaes.aiab.com.hk/iaes > Online Manual > Contract Library. In Traditional Life> Current> Basic Policy section】
8. Contract Laser Print Code	DDX1~6

D. Underwriting Guidelines:

1. Medical Requirements	Nil. Guaranteed issue.
2. Financial Requirements	
3. Nationality Rating	For HKID card-holders only
4. Medical Rating	Not Applicable
5. Occupational Rating	Not Applicable
6. Product Group	Does not belong to any product group, separate per life limit for this plan.
7. Date Back	Allowed (Date Forward is not allowed)
8. Application Form	Normal application form is applicable. Note: All sections (include Information on occupation in Personal Details Section) must be completed except Medical Information Section.

E. POS Guidelines:

1. Change of Sum Assured	Not Allowed
2. Add/ Delete Basic Plan	Not Applicable
3. Reinstatement	Written request required for reinstatement. Overdue premium plus interest is required but evidence of insurability is not required.
4. Appeal Loading	Not Applicable
5. Change Plan (of Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
6. Term Conversion	Not Applicable
7. Change payment mode	Follow normal rules
8. Redating	Not Allowed

F. Agent Compensation:

1. Commission	First Year：8.10% 2nd Year：5.00% 3rd Year to 6th Year：2.00%
2. Persistency & Career Benefit	Applicable
3. Extra 10%	Applicable
4. Provident Fund	Applicable
5. FYP Credit	Follow normal rules
6. FYC Adjustment	Follow normal rules

G. Others:

1. Proposal Generation System	Not Applicable
2. PTA Number for Brochure	PTA No. 989926(08/02)

保費回贈 - 意外住院入息保障

(Premium Refund – Accidental HI) (ROPAHI)

產品名稱	保費回贈 - 意外住院入息保障 (Premium Refund – Accidental HI) (ROPAHI)
產品概覽	本意外住院入息計劃專為 18 至 60 歲人士而設，客人均須接受任何身體檢查或提供健康証明而保證受保。本計劃設有兩種每日住院入息保額供選擇。當保單生效滿 6 年或以上，可獲已繳保費回贈(最高達已繳保費 100%，詳請見 3a。)
銷售日期	二零零二年八月十九日 (以印請日期爲準)
基本計劃 / 附加契約	基本計劃
基本計劃編號	計劃一 ：ROPH1AN5【每日恩益金額(Daily Benefit) HK$600】 計劃二 ：ROPH2AN5【每日恩益金額(Daily Benefit) HK$300】

A. 利益(Benefit):

1.) 身故賠償 (Death Benefit) (受保人身故後公司給付受益人之利益)

a. 身故賠償	**保費回贈**：倘若保單亦已生效6年或以上，受益人可於受保人身故時，獲得回贈已繳保費(詳情見 3a)。

2.) 索償之生存利益 (Living Benefit) (保單契約上列明之事件若發生於受保人身上，受保人之利益)

a. 住院恩益	因意外受傷住院期間可獲**每日恩益金額(Daily Benefit)**，惟每宗意外之恩益賠償上限爲 1,000 日#。
	#上述恩益適用於香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、加拿大、澳洲、紐西蘭、及西歐。如在其他地區住院，則：
	一.將每日恩益金額減半(例：如計劃一 的每日恩益金額爲 HK$600，則減半得出 HK$300)
	二.將此減半後金額與 HK$480 比較，取較低者爲賠償金額。HK$480 爲適用於該等地區之個人最高限額。此個人最高限額涵蓋所有 AIA(B)及 AIA 發出之每日住院恩益保單。
	三.每宗意外或疾病之恩益賠償上限爲 90 日。(並非1,000 日)

b. 保障期	10 年
c. 不保事項	請參閱載於附錄三之契約樣本 。

3.) 退保利益、期滿利益及身故賠償 (Surrender Benefits, Maturity Benefits & Death Benefit)

a. 退保利益、期滿利益及身故賠償	**保費回贈**：倘若保單亦已生效6年或以上，客人可於退保、保單期滿、或身故時，根據下列的百分比獲得回贈已繳保費(已繳保費以年繳方式之保費金額爲準)。	
	保單生效滿	已繳保費的回贈百分比
	1 至 5 年	0%
	6 年	50%
	7 年	50%
	8 年	80%

	9 年	80%
	10 年	100%
	註：如保單生效未足一個周年，回贈百分比將以前一年的爲準。（例：若保單已生效滿 7 年半，回贈百分比將根據滿 7 年的 50%爲準。請參考附錄一之例子。）保單亦會於給付保費回贈後完結。	
a. 保證部份 (現金價值)	無	
b. 非保證部份 (紅利)	無	
c. 既有現金價值條款 (Non-Forfeiture Options)	不適用	

B. 保費：

1. 保費形式	保證平衡保費 (Guaranteed Level Premium)			
2. 保費繳付期	10 年			
3. 保費率 (適用於各性別、年齡、吸煙習慣及職業)			計劃一	計劃二
	年繳	港幣 (HK$)	3,360	2,100
	半年繳	港幣 (HK$)	1,716	1,071
	季繳	港幣 (HK$)	942	588
	月繳	港幣 (HK$)	294	186
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳			
5. 大額折扣	不適用			
6. 非吸煙人士優惠	不適用			
7. 健康生活折扣	不適用			

C. 產品細節:

1. 續發年齡	18 至 60 歲
2. 最低投保額	計劃二 (即 HK$300)
3. 銷售地點	香港
4. 貨幣	港幣 (HK$)
5. 附加契約	不可附加任何附加契約
6. 此基本計劃之個人最高保額	HK$600
7. 保單契約	(1) 基本定義、利益條款、一般條款、保費條款及權益條款 (2) 意外附加契約分項契約條款 – 不適用 可在 Contract Library 下載 【內聯網址：http://aiabiis2/eom/ContrLib/Logon.asp；互聯網址(需預先訂購服務)：https://iaes.aiab.com.hk/iaes > Online Manual > Contract Library。於 Traditional Life> Current> Basic Policy 內】
8. 保單契約 Laser Print Code	新批註之契約貨碼：DDY1~5

D. 核保規則:

1. 體檢要求	無。保證受保。
2. 財務核保要求	
3. 國籍評級	只供持香港身份證人士申請
4. 體檢評級	不適用
5. 職業評級	不適用
6. 計劃類別	自成一類別，計劃限額作獨立計算
7. 追溯保單日期 (Date Back)	可以 (但不可以 Date-forward)
8. 投保申請書	一般投保申請書適用。請注意：除健康狀況欄不需填寫外，其他各欄如個人資料欄均必需要填寫。(包括職業)

E. 保戶服務行政指引:

1. 更改投保額	不可以
2. 增加或刪除保單	不適用
3. 復效	需以書面申請復效及付清逾期未付之保費連同公司所規定之利息，唯不需提供可保證明。
4. 申請減價 (Appeal Loading)	不適用
5. 更改保險計劃	不可以 (包括由其他基本計劃轉入或由本計劃轉到其他基本計劃)
6. 自定期保險轉入	不適用
7. 更改繳付保費方法 (Change Payment Mode)	跟隨現行之規則
8. 重訂保單日期 (Redating)	不可以

F. 佣金:

1. 佣金	首年：8.10% 第 2 年：5.00% 第 3 年至第 6 年：2.00%
2. Persistency & Career Benefit	適用
3. Extra 10%	適用
4. Provident Fund	適用
5. FYP Credit	跟隨現行做法
6. FYC Adjustment	跟隨現行做法

G. 其他

1. 保單建議書系統(PGS)	不適用
2. 產品小冊子編號	PTA No.989925(08/02)

Product Name	**Premium Refund – Accidental HI (ROPAHI)**
Overview	This is a basic plan providing accidental hospital income for those who are aged between 18 and 60. The maximum daily income payable per injury for the coverage chosen is up to 1,000days. It is a guaranteed issue plan without the need for medical check-up or proof of health from the insured. If the policy is effective for more than 6 years, up to 100% of total premium paid will be returned to client. (Details please refer to 3a)
Launch Date	August 19th, 2002 (according to application date)
Basic/ Rider	Basic Plan
Plan Shortnames	Plan 1：ROPH1AN5 (Daily Benefit: HK$600) Plan 2：ROPH2AN5 (Daily Benefit: HK$300)

A. Benefit:

1.) Death Benefit (The benefits which Company pays the beneficiary upon the death of the insured)

a. Death Benefit	**Refund of Premium** - If the policy is effective for more than 6 years, a percentage of the total premium paid will be refunded to beneficiary upon the insured's death (details please refer to 3a).

2.) Living Benefit (The benefit that the insured receive upon covered events happen to him/her)

a. Confinement Benefit	While the Insured has been confined in a hospital due to an accident, s/he will receive the **Daily Benefit** for a maximum of 1,000 days* per injury. *Guidelines for Confinement outside Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, USA, Canada, Australia New Zealand, and Western Europe: 1. the confinement Benefit payable shall be reduced to one half, 2. the total Confinement Benefit (including any other similar hospitalization benefit provided by other insurance policies with AIA(B) or AIA to the Insured) shall not exceed a maximum of US$60 or HK$480 per day, and not to exceed a period of 90 days for any one Covered Injury inclusive of any number of Confinement Benefits paid or payable for the same confinement.
b. Benefit Term	10 years
c. Exclusions	Please refer to contract sample in Appendix 3.

3.) Surrender Benefits & Maturity Benefits & Death Benefit

a. Surrender Benefits & Maturity Benefits &Death Benefit	**Refund of Premium** - If the policy is effective for more than 6 years, a percentage of the total premium paid (please refer to the following schedule) will be refunded to the client upon surrender, maturity or death. (The Premium Paid refers to the premium amount in annual payment mode.)	
	At the end of policy year	Refund percentage of premium paid
	1 to 5	0%
	6	50%
	7	50%

	8	80%
	9	80%
	10	100%
	Remarks: The percentage to be refunded in time between policy years follows that of last policy year. (For example: for a policy that is in force for 7.5 years, the percentage to be refunded follows that of 7 years, that is 50%. Detailed example is in Appendix 1.) Once the Return of Premium benefit has been paid, this Policy will also terminate.	
b. Guarantee Part (Cash Value)	Nil	
c. Non-guaranteed Part (Dividends)	Nil	
d. Non-Forfeiture Options	Not Applicable	

B. Premium

1. Premium Structure	Guaranteed Level Premium Rate			
2. Premium Term	10 years			
3. Annual Premium Rates (Same for all ages, both sexes, smoking habits & occupations)			Plan 1	Plan 2
	Annual	HK$	3,360	2,100
	Semi-annual	HK$	1,716	1,071
	Quarterly	HK$	942	588
	Monthly	HK$	294	186
4. Payment Mode	Annual/ Semi-annual/ Quarterly/ Monthly			
5. Size Discount	Not Applicable			
6. Non-Smoker Discount	Not Applicable			
7. Lifestyle Discount	Not Applicable			

C. Other Product Particulars:

1. Issue Age	Age 18-60
2. Minimum Sum Assured	Plan 2 (HK$300)
3. Region	Hong Kong Only
4. Currency	HK$
5. Riders attachable	Nil
6. Maximum Per Life Limit	HK$600
7. Contract	(1) Basic Definitions, Benefit Provisions, General Provisions, Premium Provisions, Ownership Provisions (2) Accident Section Provisions – Not Applicable Contracts can be downloaded from Contract Library 【Intranet Address: http://aiabiis2/eom/ContrLib/Logon.asp。Internet Address (subscription required)：https://iaes.aiab.com.hk/iaes > Online Manual > Contract Library. In Traditional Life> Current> Basic Policy section】
9. Contract Laser Print Code	DDY1~5

D. Underwriting Guidelines:

1. Medical Requirements	Nil. Guaranteed Issue.
2. Financial Requirements	
3. Nationality Rating	For HKID card-holders only
4. Medical Rating	Not Applicable
5. Occupational Rating	Not Applicable
6. Product Group	Does not belong to any product group, separate per life limit for this plan.
7. Date Back	Allowed (Date Forward is not allowed)
8. Application Form	Normal application form is applicable. Note: All sections (include Information on occupation in Personal Details Section) must be completed except Medical Information Section.

E. POS Guidelines:

1. Change of Sum Assured	Not Allowed
2. Add/ Delete Basic Plan	Not Applicable
3. Reinstatement	Written request is required for reinstatement. Overdue premium plus interest is required but evidence of insurability is not required.
4. Appeal Loading	Not Applicable
5. Change Plan (of Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
6. Term Conversion	Not Applicable
7. Change payment mode	Follow normal rules
8. Redating	Not Allowed

F. Agent Compensation:

1. Commission	First Year：8.10% 2nd Year：5.00% 3rd Year to 6th Year：2.00%
2. Persistency & Career Benefit	Applicable
3. Extra 10%	Applicable
4. Provident Fund	Applicable
5. FYP Credit	Follow normal rules
6. FYC Adjustment	Follow normal rules

G. Others:

1. Proposal Generation System	Not Applicable
2. PTA Number of Brochure	PTA No. 989925(08/02)

保費回贈之計算範例：

若一「保費回贈 – 意外死亡及斷肢保障」已生效滿 7 年半，客人欲終止計劃，他/她未於保障期內因意外獲得過任何賠償，其可獲回贈之保費應是多少(假設其購買之計劃爲計劃一，即保額=HK$500,000)？

保單生效滿	已繳保費的回贈百分比
1 至 5 年	0%
6 年	50%
7 年	**50%** ←
8 年	80%
9 年	80%
10 年	100%

例一：年繳保費 Annual Mode

❶ 年繳保費 = **HK$3,750**

❷ 保單生效滿 7 年之已繳保費的回贈百分比 = **50%**

❸ 於保單已生效 7 年半退保，因年繳保費關係，這時客人已繳付了 **8 年**的保費，所以

可獲回贈之保費 = HK$3,750❶ X 50%❷ X 8 年❸ = **HK$15,000.00**

例二：月繳保費 Monthly Mode

❶ 月繳保費 = HK$330 (而回贈已繳保費以年繳方式之保費金額爲準，計劃一之年繳保費爲 **HK$3,750**)

❷ 保單生效滿 7 年之已繳保費的回贈百分比 = **50%**

❸ 於保單已生效 7 年半退保 (這時客人已繳付了 **7 年半**之保費)

可獲回贈之保費 = HK$3,750❶ X 50%❷ X 7.5 年❸= **HK$14,062.50**

Calculation Example of Premium Refund：

A client would like to surrender a "Premium Refund – ADD" which is in-force for 7.5 years. What is the premium amount that will be refunded to him/her assuming that it is Plan 1 (SA=HK$500,000) that s/he has purchased?

At the end of policy year	Refund percentage of premium paid
1 to 5	0%
6	50%
7	**50%** ←
8	80%
9	80%
10	100%

Example 1：Annual Mode

❶ Annual premium = **HK$3,750**

❷ Refund percentage at the end of 7th policy year = **50%**

❸ Surrender at policy year 7.5. Since it is in annual premium mode, the client has paid **8 years** of premium.

Refund amount = HK$3,750❶ X 50%❷ X 8 years❸ = **HK$15,000.00**

Example 2： Monthly Mode

❶ Monthly Premium = HK$330 (Refund amount is calculated based on annual payment mode. For Plan I, annual premium = **HK$3,750**)

❷ Refund percentage at the end of 7th policy year = **50%**

❸ Surrender at policy year **7.5** (at this point, the client has paid 7.5 years of premium)

Refund amount = HK$3,750❶ X 50%❷ X 7.5 years❸ = **HK$14,062.50**

American International Assurance Company (Bermuda) Limited
42/F, AIA Tower, 183 Electric Road
Hong Kong

Memorandum

Attn :	All Agents via Agency Leaders (Macau Only)	From :	Bonnie Lui
		Dept :	Product Strategy and Management Department
Date :	December 19, 2008	Pages :	2 + Attachment
Copy:	Mr. Derek Yung / Mr. Chris Ma / Ms. Alex Foo / All Department Heads / Call Centre / DOAs / ADOAs / ADMs / AADMs / All Section Heads of ATD		
Subject :	**(Ref. A081257)**	**推出 A&H 新產品 －「105 保費回贈－意外醫療保障」** **A&H New Product Launch – "105 Premium Refund – AMR"**	

保費回贈產品一直深受客戶歡迎，產品策劃部現推出全新意外產品**「105 保費回贈－意外醫療保障」**，客戶只需繳付 8 年保費，便可享有 12 年的意外保障。爲配合市場的需要，本計劃除提供意外醫療賠償外，更加入保費回贈的特色，無論曾經索償與否，亦可於退保或保單滿期時享有保費退還，使客戶在享有保障的同時，亦能在保單滿期時獲得額外 5%的保證回報。

以下爲此產品的銷售重點：

- 爲每次意外提供高達 2,500 美元實報實銷的醫療費用賠償
- 因意外導致死亡或斷肢可獲高達 20,000 美元的賠償，在指定情況下更可獲雙倍的賠償
- 只須繳付 8 年保費，便可享有 12 年保障
- 即使曾經索償，於保單滿期時（即第 12 個保單週年完結時）仍享有 105%保費退還
- 保費繳付期內保費不變
- 緊急醫療運送及遺體運返服務，不設限額

此產品將於 **2008 年 12 月 23 日（以申請日期爲準）**推出。關於本產品之計劃詳情，請參考附載之產品簡介及問答篇。

請留意，營業同事需以"M4"字首(澳門區)之保單號碼爲客戶投保，並使用意外及醫療保險保單投保申請書 (澳門區 OPPAUF15)。

產品小冊子[PTA9900025〔rev. 10/08〕] 將於日內陸續送抵各營業辦事處，營業同事亦可透過行政事務部的 Printing & Store System 訂取。

如對以上有任何疑問，請透過營業單位主管致電 8988-1885（澳門）。

謹祝各位銷售成功！

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
42/F, AIA Tower, 183 Electric Road
Hong Kong

Memorandum

Premium refund products have been well received by clients. Product Strategy & Management Department is pleased to launch a new accident product, **105 Premium Refund – AMR**, only payment of 8 years' premiums is required for accidental protection of 12 years. To suit the market needs, this product not only provides accidental medical coverage, but also a refund of premium upon policy surrender or at the end of policy term, regardless of whether claims have been made under the policy. Clients can have the protection and earn a guaranteed 5% return upon policy expiry at the same time.

Major selling points of this product include:

- Provides up to US$2,500 as reimbursement of medical expenses per accident
- Provides up to US$20,000 for accidental death or dismemberment, the amount will be doubled under certain circumstances
- 8 years' premiums for 12 years accidental medical protection
- 105% return of premiums at the end of policy term no matter the policy has been claimed or not (i.e. after the end of the 12th policy year)
- No change in premium during premium payment period
- Unlimited cover for emergency medical evacuation and repatriation of remains

This product will be launched on **December 23, 2008 (according to application date)**. Please refer to the enclosed product highlight and frequently asked questions on product details.

To apply for this product, please use the "M4" policy no. (Macau) and Accident & Health Insurance Application Form (OPPAUF15 for Macau).

New brochures [PTA990025〔rev. 10/08〕] will be delivered to agency offices shortly and you can also order the brochures through the Printing & Store System of Corporate Services Department.

For enquiries, call 8988-1885 (Macau) via your Agency Leader.

Happy selling with the new product!

Regards,

Bonnie Lui
Product Strategy and Management Department

BL/CC/fc

Encl.

「105 保費回贈－意外醫療保障」產品簡介
105 Premium Refund – AMR – Summary of Product Features

<table>
<tr><th colspan="4">最高保障惠益及保額 Maximum Benefits & Coverage</th></tr>
<tr><th colspan="2">保障惠益 Benefits</th><th colspan="2">保障額（美元）Amount of Cover (US$)</th></tr>
<tr><td colspan="2">意外醫療賠償
Accidental Medical Expenses Reimbursement</td><td colspan="2">2,500
(每次意外 per accident)</td></tr>
<tr><td colspan="2">意外死亡及斷肢賠償
Accidental Death & Dismemberment

賠償金額爲右方保障額的 2%至 100%，意外死亡及斷肢賠償金額表(long scale)適用
Benefit payment between 2% and 100% of the Amount of Cover as shown opposite, long scale ADD benefit schedule is applicable</td><td colspan="2">20,000</td></tr>
<tr><td colspan="2">雙倍利益賠償
Double Indemnity</td><td colspan="2">額外獲得 100%於意外死亡及斷肢賠償所支付的保障額
An additional 100% of the Amount of Cover payable under the Accidental Death & Dismemberment benefit</td></tr>
<tr><td colspan="2">義肢及輪椅賠償
Prosthesis and Wheelchair</td><td colspan="2">6,250</td></tr>
<tr><td colspan="2" rowspan="7">退還保費利益
Return of Premiums Benefit</td><td>已完結之保單年度
Number of Completed Policy Year(s)</td><td>保費回贈百分比
Refund Percentage</td></tr>
<tr><td>0 至 to 5</td><td>0%</td></tr>
<tr><td>6 至 to 7</td><td>50%</td></tr>
<tr><td>8 至 to 9</td><td>80%</td></tr>
<tr><td>10</td><td>85%</td></tr>
<tr><td>11</td><td>90%</td></tr>
<tr><td>12</td><td>105%</td></tr>
<tr><td colspan="2" rowspan="3">非意外死亡賠償
Non-Accidental Death Benefit</td><td>保單年度
Policy Year</td><td>賠償額
Benefit Amount</td></tr>
<tr><td>首年內
Within the first year</td><td>總適用保費*的 50%
50% of Total Applicable Premiums*</td></tr>
<tr><td>第 2 至 12 個
2nd – 12th</td><td>總適用保費*的 100%
100% of Total Applicable Premiums*</td></tr>
<tr><td colspan="2">環球緊急支援服務
Worldwide Emergency Assistance Services</td><td colspan="2">不設保障限額的緊急醫療運送及遺體運返
Unlimited Cover on Emergency Medical Evacuation and Repatriation of Remains</td></tr>
<tr><td colspan="2">24 小時全球電話諮詢服務
24-Hour Worldwide Telephone Enquiry Services</td><td colspan="2">● 醫療諮詢 Medical Advice
● 緊急票務服務 Emergency Ticket Service
● 緊急藥物運送 Essential Medicine Delivery
● 旅遊證件遺失支援服務 Lost Travel Document Assistance
● 法律轉介 Legal Referral
● 領事館轉介 Embassy Referral
● 緊急現金匯款 Emergency Cash Transfer</td></tr>
<tr><td rowspan="2">保費** (美元)
Premiums** (US$)</td><td>年繳 Annual</td><td colspan="2">530</td></tr>
<tr><td>月繳 Monthly</td><td colspan="2">47</td></tr>
</table>

* 「總適用保費」是指相等於標準年度保費乘以已付保費的年數而得出的金額，而標準年度保費是載於保單契約內的標準保費表的保費。
The Total Applicable Premiums are equal to the Standard Annual Premium multiplied by the number of years of premium paid. Please refer to the Table of Standard Premium in the Policy Contract for the Standard Annual Premium.

** 於 8 年保費繳付期內保證平衡保費。Guaranteed level premium during the 8-year premium payment term.

105 保費回贈－意外醫療保障：產品簡介
105 Premium Refund - AMR: Summary of Product Features

產品特點

- 爲每次意外提供高達 2,500 美元實報實銷的醫療費用賠償
- 因意外導致死亡或斷肢可獲高達 20,000 美元的賠償，在指定情況下更可獲雙倍的賠償
- 8 年保費繳付期，12 年意外醫療保障
- 即使曾經索償，於保單滿期時（即第 12 個保單週年完結時）仍享有 105%保費退還
- 保費繳付期內保費不變
- 緊急醫療運送及遺體運返服務，不設限額

核保規則

1. 體檢要求	無，但需填寫投保申請書內「只適用於意外保險計劃」一欄的問題，即第 22 至 23 項問題
2. 財務核保要求	「意外死亡及斷肢賠償」個人保額上限： • 在職受保人(16-45 歲)：年薪 15 倍 • 在職受保人(46 歲或以上)：年薪 10 倍 • 非在職受保人：美金 150,000 元或港幣／澳門幣 1,125,000 元
3. 體檢評級	不適用
4. 國籍評級	只供持香港或澳門身份證人士申請
5. 職業評級	• 只接受職業級別 1 至 4 • 所有受保職業級別劃一保費 • 如職業級別並非 1 至 4 級，投保申請將不會被接納
6.追溯保單日期 (Date Back/Forward)	不可以
7. 投保申請書	使用意外及醫療保險保單投保申請書 香港區：OPUAIF79 澳門區：OPPAUF15

保戶服務行政指引

1. 更改投保額	不可以
2. 復效	• 需填寫有關健康證明及職業情況 • 如職業級別並非 1 至 4 級，復效申請將不會被接納 • 必須在最後的一個保單到期日後的 120 天內申請復效 • 付清所有逾期未繳交之保費連利息，及交回退還保費利益已回贈的金額（如有）
3. 申請減價	不適用
4. 更改基本計劃	不可以
5. 自定期保險轉入	不適用
6. 更改繳付保費方法	只限月繳及年繳

銷售地點

- 香港及澳門

銷售日期

- 香港 -- 2008 年 10 月 28 日 (以申請日期爲準)
- 澳門 -- 2008 年 12 月 23 日 (以申請日期爲準)

保單類別

- PA “M” 單

保單貨幣

- 美元

投保年齡

- 5 – 53 歲 (可續保至 65 歲)

最低投保額（意外死亡及斷肢賠償）

- 20,000 美元 (仍受限於個人保額上限)

最高投保額

- **以保單計**（意外死亡及斷肢賠償）：
  20,000 美元(仍受限於個人保額上限)
- **以個人計：**
  「意外死亡及斷肢賠償」
  在職受保人 -- 45 歲或以下，個人年薪 15 倍；46 歲或以上，個人年薪 10 倍
  非在職受保人 -- 美金 150,000 元或港幣／澳門幣 1,125,000 元
  (所有"M"單及"P"單的「意外死亡及斷肢賠償」／「意外死亡賠償」及"B"單「自選人身意外保險」的「意外死亡及斷肢賠償」合併計算)
  「意外醫療保障」
  在職受保人爲美金 50,000 元；非在職受保人爲美金 30,000 元

產品小冊子編號

- PTA990025 (rev. 10/08)

保單契約及頁碼

- 保單 － 中文及英文：DGRA

佣金

- 首年 10%，第二至八年的續保佣金率爲 2%

產品問答篇

<u>保額及保障惠益</u>

1. 意外死亡及斷肢賠償會否就同一次意外而導致多於一項損失的索償作出賠償？

如因同一次意外而導致多於一項損失的索償，就該次意外只會獲支付賠償金額最高的一項。

2. 怎樣計算退還保費利益？

如受保人的保單於 12 年的滿期日仍然生效，將可獲退還總適用保費之 105%。若受保人選擇在保障期間退保，退還保費利益總額會按已完結之保單年度的總適用保費之指定百分比計算。「總適用保費」是指相等於標準年度保費乘以已付保費的年數而得出的金額，而標準年度保費是載於保單契約內的標準保費表的保費。

「105 保費回贈 － 意外醫療保障」保單已生效滿 7 年半，客人欲終止計劃。由於保單已完結之保單年度爲 7 整年（即下表所示**「6 至 7」**一欄），適用保費回贈百分比將爲 **50%**。客人可獲得的退還保費利益如下：

已完結之保單年度	保費回贈百分比
0 至 5	0%
6 至 7	**50%** ←
8 至 9	80%
10	85%
11	90%
12	105%

年繳保費

年繳保費＝**530 美元** (相等於標準年度保費)
保單生效滿 7 年之已繳保費的回贈百分比＝**50%**
於保單已生效 7 年半退保，因年繳保費關係，客人已繳付了 **8 年**保費，因此
可獲退還之保費＝530 美元 X 50% X 8 年 ＝ **2,120 美元**

月繳保費

月繳保費＝47 美元（退還保費是以標準年度保費計算，標準年度保費＝**530 美元**）
保單生效滿 7 年之已繳保費的回贈百分比＝**50%**
於保單已生效 7 年半退保，客人已繳付了 **7.5 年**保費，因此
可獲退還之保費＝530 美元 X 50% X 7.5 年 ＝ **1,987.50 美元**

3. 如曾經獲得賠償，「105 保費回贈 － 意外醫療保障」保單會繼續有效嗎？仍可享有退還保費利益嗎?

<u>如已獲得意外醫療賠償：</u>
受保人就每次意外均可獲得高達 2,500 美元的意外醫療賠償。即使於獲得賠償後，「105 保費回贈 － 意外醫療保障」保單仍會繼續有效，於退保或保單滿期時仍可根據保費回贈表獲得退還保費利益。

<u>如已獲得意外死亡及斷肢賠償：</u>
如公司須作出意外死亡及斷肢賠償，該保單將會於引致損失的意外發生日起終止，客戶亦不能享有退還保費利益。

4. 「105 保費回贈 － 意外醫療保障」是否有身故體恤津貼？

沒有。在「105 保費回贈 － 意外醫療保障」計劃內的非意外死亡賠償會取代身故體恤津貼，爲受保人因非意外而身故提供賠償。

5. 如何可獲得義肢及輪椅賠償？

如受保人不幸因意外而喪失一肢或兩肢，或永久完全喪失其功能，除意外死亡及斷肢賠償外，亦可獲額外支付 6,250 美元的義肢及輪椅賠償。

6. 如何可獲雙倍利益賠償？

如受保人在以下的情況下導致受傷，可獲雙倍的意外死亡及斷肢賠償：

- 以付款乘客身分乘坐公共交通工具，如巴士、地鐵、火車、校巴、的士、渡輪及民航客機等；
- 以行人身分遇上交通意外及／或被任何機動車輛撞倒；或
- 在香港或澳門(視乎保單的遞派地點而定)因自然災害造成之水浸或山泥傾瀉。

7. 「105 保費回贈 － 意外醫療保障」會有那些不保事項?

「105保費回贈 － 意外醫療保障」的主要不保事項包括：

- 自殺或企圖自致之傷害；專業運動；
- 懷孕、分娩或流產；
- 任何疾病；
- 任何形式的牙齒護理或手術，惟因意外導致健全自然的牙齒受傷而須接受的治療不在此限(不包括假牙)；
- 參與空中飛行，以須付費之乘客身分乘搭私人持牌飛機及商業客機除外；
- 在受保人任職警務人員或懲教署人員時，因被謀殺、受襲擊、暴動、民事騷亂、罷工或進行逮捕所致的損失；
- 在受保人任職消防員或在執行消防職務時，因被謀殺、受襲擊、暴動、民事騷亂或罷工所致的損失；
- 在受保人任職珠寶及金行從業員時，因被謀殺、受襲擊、暴動或民事騷亂所致的損失；
- 任何直接或間接與在保單繕發日前已存在的受傷或疾病所致之損失；
- 戰爭或任何軍事行動、服兵役、違法行爲等。

<u>終止保單事宜</u>

8. 在什麼情況下保單會終止？

保單在下列最先之日期自動終止：

- 在相關之寬限期過後仍未繳交保費的保費到期日；
- 受保人死亡日期；
- 保單的滿期日；
- 保單的退保當日；或
- 發生意外當日，並因該意外導致公司須就意外死亡及斷肢賠償作出賠償。

Product Highlights

- Provide up to US$2,500 as reimbursement of medical expenses per accident
- Provide up to US$20,000 for accidental death or dismemberment, the amount will be doubled under certain circumstances
- 8 years premiums for 12 years accidental medical protection
- 105% return of premiums at the end of policy term no matter the policy has been claimed or not (i.e. after the end of the 12th policy year)
- No change in premium during premium payment period
- Unlimited cover for emergency medical evacuation and repatriation of remains

Underwriting Guidelines

1. Medical Requirements	Only complete questions under "For Accident Insurance Plans Only" section on the application form, i.e. question #22 and 23
2. Financial Requirements	ADD Per life limit: • Employed Insured (16-45 years of age): 15 times annual income • Employed Insured (46 years of age or above): 10 times annual income • Non-employed Insured: US$150,000 or HK$/MOP 1,125,000
3. Medical Rating	Not applicable
4. Nationality Rating	For HK & Macau ID cardholders only
5. Occupational Rating	◆ Accept occupational classes 1 to 4 only ◆ One premium applies to all accepted occupational classes ◆ If occupation class does not fall into classes 1 to 4, application will be declined
6. Date Back/Forward	Not allowed
7. Application Form	Use Accident & Health Insurance Application Form Hong Kong: OPUAIF79 Macau : OPPAUF15

POS Guidelines

1. Change of Face Amount	Not allowed
2. Reinstatement	◆ Complete health certificate and declare occupation ◆ If occupation class does not fall into classes 1 to 4, reinstatement will be declined ◆ Must be reinstated within 120 days from last premium due date ◆ Payment of all overdue premium with interest and all refunded amounts under Return of Premiums Benefit (if any)
3. Appeal Loading	Not applicable
4. Change Plan	Not allowed
5. Term Conversion	Not applicable
6. Change payment mode	Allowed, only monthly and annually

Region

- Hong Kong & Macau

Launch Date

- Hong Kong -- October 28, 2008 (application date)
- Macau – December 23, 2008 (application date)

Plan Type

- PA 'M' Policy

Policy Currency

- US Dollar

Issue Age

- Issue age is 5 to 53 and the policy is renewable up to age 65

Minimum Sum Assured (ADD)

- US$20,000 (still subject to the per life limit)

Maximum Sum Assured

- **Per policy (ADD) :**
  US$20,000 (still subject to the per life limit)
- **Per life:**
  ADD
  Employed Insured: age 45 or below – 15 times annual income; age 46 or above – 10 times annual income
  Non-employed Insured: US$150,000 or HK$/MOP1,125,000
  (combined all ADD/ADB benefits under "M" policy and "P" policy and ADD of PAC rider under "B" policy)
  AMR
  US$50,000 for employed Insured; US$30,000 for non-employed Insured

PTA Number for Brochure

- PTA990025 (rev. 10/08)

Contract Laser Print Code

- Policy – Chinese & English: DGRA

Commission

- 10% for 1st year and 2% for renewal from 2nd to 8th year

Frequently Asked Questions

Benefits & Coverage

1. Will the Accidental Death & Dismemberment benefit be paid for all losses resulting from the same accident?

No. Only the loss with the highest benefit percentage will be payable for a series of losses suffered from the same accident.

2. How is the Return of Premiums Benefit calculated?

While the policy is in effect, the Insured can enjoy the Return of Premiums Benefit when the policy ends after 12 years which equals to 105% of the Total Applicable Premiums. If the Insured terminates the policy before the end of the 12-year policy period, the refund amount is equal to the percentage of the Total Applicable Premiums which depends on the number of completed policy years. The Total Applicable Premiums is equal to the Standard Annual Premium multiplied by the number of years of premium paid. Please refer to the Table of Standard Premium in the Policy Contract for the Standard Annual Premium.

A client would like to surrender 105 Premium Refund – AMR policy which is in force for 7.5 years. Number of completed Policy Years for this policy is 7 full years (row **"6 to 7"** as shown below), and thus the applicable Refund Percentage is **50%**. Client can receive the following amount of Return of Premiums Benefit:

Number of completed Policy Years	Refund Percentage
0 to 5	0%
6 to 7	**50%** ←
8 to 9	80%
10	85%
11	90%
12	105%

Annual Mode

Annual premium = **US$530** (equivalent to the Standard Annual Premium)
Refund percentage at the end of 7th policy year = **50%**
Surrender at policy year 7.5. Since it is in annual premium mode, the client has paid **8 years** of premium
Return of Premiums Benefit = US$530 X 50% X 8 years = **US$2,120**

Monthly Mode

Monthly premium = US$47 (Refund amount is calculated based on Standard Annual Premium. Standard Annual Premium = **US$530)**
Refund percentage at the end of 7th policy year = **50%**
Surrender at policy year 7.5. Client has paid **7.5 years** of premium
Return of Premiums Benefit = US$530 X 50% X 7.5 years = **US$1,987.50**

3. Will 105 Premium Refund – AMR policy be continued after claimed? Is Return of Premiums Benefit still in effect?

Successful claimed under Accidental Medical Expenses Reimbursement benefit:
Insured is eligible for up to US$2,500 Accidental Medical Expenses Reimbursement benefit for each accident. 105 Premium Refund – AMR policy is still in effect even though the policy has been claimed. Premiums will be refunded according to the Schedule of Return of Premiums upon policy surrender or the policy expiry.

Successful claimed under Accidental Death & Dismemberment benefit:
The policy will be terminated from the date of accident that results in loss, where the Company has to pay the Accidental Death & Dismemberment benefit for that loss. Return of Premiums Benefit will no longer be provided.

4. Will 105 Premium Refund – AMR provide Compassionate Death Benefit (CDB)?

No. Non-Accidental Death Benefit under the 105 Premium Refund - AMR will replace CDB to provide benefit for non-accidental death.

5. When will the Prosthesis and Wheelchair Benefit become payable?

If the insured suffers loss of limb(s) or permanent loss of use of limb(s) due to an accident, in addition to the Accidental Death & Dismemberment benefit, an amount of US$6,240 for Prosthesis and Wheelchair Benefit will also be payable.

6. When will the Double Indemnity Benefit become payable?

Amount of benefit for Accidental Death & Dismemberment will be doubled if an accident happens:

- when the insured is riding as a fare-paying passenger in a Public Common Carrier, (such as bus, MTR, train, school bus, taxi, ferry or commercial aircraft);
- when the insured is a pedestrian injured in a traffic accident and / or stuck by any motor driven / powered vehicle; or
- as a result of flooding and / or landslide in Hong Kong or Macau (depending on where the policy is delivered) caused by natural disaster.

7. What is not covered by 105 Premium Refund - AMR?

105 Premium Refund – AMR does not cover losses due to:

- Suicide, self-inflicted injury; professional sports;
- Pregnancy, childbirth or miscarriage;
- Disease or illness;
- Dental care or surgery unless necessitated by injury caused by an accident to sound natural teeth (excluding dentures);
- Engaging in air travel except as a fare-paying passenger in a properly licensed private and / or commercial aircraft;
- Losses consequent on assault, murder, riot, civil commotion, strikes or making an arrest, while the Insured is employed as a policeman or a member of the Correctional Services Department;
- Losses consequent on assault, murder, riot, civil commotion or strikes, while the Insured employed or on duty as a fireman;
- Losses consequent on assault, murder, riot or civil commotion, while the Insured employed as a jewellery worker;
- Losses directly or indirectly related to a pre-existing condition including injuries or illnesses that occurred prior to the policy issue date;
- War or warlike operations; service in the armed forces; illegal acts; etc.

Termination

8. Under what circumstances will the policy be terminated?

The policy will automatically terminate on the earliest of the following dates:

- the premium due date in respect of which the premium remains unpaid after the grace period;
- the date of death of the Insured;
- the expiry date of the policy;
- the date of surrender of the policy; or
- the date of the accident resulting in payment of the Accidental Death & Dismemberment benefit.

American International Assurance Company (Bermuda) Limited
42/F, AIA Tower, 183 Electric Road
Hong Kong

Memorandum

Attn :	All Agents via Agency Leaders (Hong Kong)	From :	Barry Chung
		Dept :	Accident & Health Department
Date :	October 23, 2008	Pages :	2 + Attachment
Copy:	Mr. Derek Yung / Mr. Joe Cheng / Mr. Sam Cheung / Mr Jim Jan Zen / All Department Heads / Call Centre / DOAs / ADOAs / ADMs / AADMs / All Section Heads of ATD		
Subject :	**(Ref. A081042)**	**推出 A&H 新產品 －「105 保費回贈－意外醫療保障」** **A&H New Product Launch – "105 Premium Refund – AMR"**	

保費回贈產品一直深受客戶歡迎，意外及醫療保險部現推出全新意外產品**「105 保費回贈－意外醫療保障」**，客戶只需繳付 8 年保費，便可享有 12 年的意外保障。爲配合市場的需要，本計劃除提供意外醫療賠償外，更加入保費回贈的特色，無論曾經索償與否，亦可於退保或保單滿期時享有保費退還，使客戶在享有保障的同時，亦能在保單滿期時獲得額外 5%的保證回報。

以下爲此產品的銷售重點：

- 爲每次意外提供高達 2,500 美元實報實銷的醫療費用賠償
- 因意外導致死亡或斷肢可獲高達 20,000 美元的賠償，在指定情況下更可獲雙倍的賠償
- 只須繳付 8 年保費，便可享有 12 年保障
- 即使曾經索償，於保單滿期時（即第 12 個保單週年完結時）仍享有 105%保費退還
- 保費繳付期內保費不變
- 緊急醫療運送及遺體運返服務，不設限額

此產品將於 **2008 年 10 月 28 日（以申請日期爲準）**推出。關於本產品之計劃詳情，請參考附載之產品簡介及問答篇。

請留意，營業同事需以"M"字首(香港區)之保單號碼爲客戶投保，並使用意外及醫療保險保單投保申請書 (香港區 OPUAIF79)。

產品小冊子[PTA9900025〔rev. 10/08〕] 將於日內陸續送抵各營業辦事處，營業同事亦可透過行政事務部的 Printing & Store System 訂取。

如對以上有任何疑問，請透過營業單位主管致電 3108-1638（香港）；亦可向下列之 A&H 同事查詢：

- Team 1 — Ms. Sharon Lo 電: 2881-3530
- Team 2 & 4 — Ms. Uke Yue 電: 2881-3239
- Team 3 — Mr. Linus Li 電: 2881-4429
- Team 5 — Ms. Sharon Lo 電: 2881-3530; Ms. Uke Yue 電: 2881-3239
- Team 6 & 7 — Mr. Joel Lee 電: 2203-0242
- Team 10 & 11 — Ms. Vivian Ho 電: 2881-3574

謹祝各位銷售成功！

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
42/F, AIA Tower, 183 Electric Road
Hong Kong

Memorandum

Premium refund products have been well received by clients. Accident & Health Department is pleased to launch a new accident product, **105 Premium Refund – AMR**, only payment of 8 years' premiums is required for accidental protection of 12 years. To suit the market needs, this product not only provides accidental medical coverage, but also a refund of premium upon policy surrender or at the end of policy term, regardless of whether claims have been made under the policy. Clients can have the protection and earn a guaranteed 5% return upon policy expiry at the same time.

Major selling points of this product include:

- Provides up to US$2,500 as reimbursement of medical expenses per accident
- Provides up to US$20,000 for accidental death or dismemberment, the amount will be doubled under certain circumstances
- 8 years' premiums for 12 years accidental medical protection
- 105% return of premiums at the end of policy term no matter the policy has been claimed or not (i.e. after the end of the 12th policy year)
- No change in premium during premium payment period
- Unlimited cover for emergency medical evacuation and repatriation of remains

This product will be launched on **October 28, 2008 (according to application date)**. Please refer to the enclosed product highlight and frequently asked questions on product details.

To apply for this product, please use the "M" policy no. (Hong Kong) and Accident & Health Insurance Application Form (OPUAIF79 for Hong Kong).

New brochures [PTA990025〔rev. 10/08〕] will be delivered to agency offices shortly and you can also order the brochures through the Printing & Store System of Corporate Services Department.

For enquiries, call 3108-1638 (Hong Kong) via your Agency Leader. You may also contact our A&H staff below:

- Team 1 — Ms. Sharon Lo: 2881-3530
- Team 2 & 4 — Ms. Uke Yue: 2881-3239
- Team 3 — Mr. Linus Li: 2881-4429
- Team 5 — Ms. Sharon Lo: 2881-3530; Ms. Uke Yue: 2881-3239
- Team 6 & 7 — Mr. Joel Lee: 2203-0242
- Team 10 & 11 — Ms. Vivian Ho: 2881-3574

Happy selling with the new product!

Regards,



Barry Chung
Vice President
Accident & Health Department

BC/CC/fc

Encl.

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

105 保費回贈－意外醫療保障：產品簡介
105 Premium Refund - AMR: Summary of Product Features

「105 保費回贈－意外醫療保障」產品簡介
105 Premium Refund – AMR – Summary of Product Features

<table>
<tr><th colspan="4">最高保障惠益及保額 Maximum Benefits & Coverage</th></tr>
<tr><th colspan="2">保障惠益 Benefits</th><th colspan="2">保障額（美元）Amount of Cover (US$)</th></tr>
<tr><td colspan="2">意外醫療賠償
Accidental Medical Expenses Reimbursement</td><td colspan="2">2,500
(每次意外 per accident)</td></tr>
<tr><td colspan="2">意外死亡及斷肢賠償
Accidental Death & Dismemberment

賠償金額爲右方保障額的 2%至 100%，意外死亡及斷肢賠償金額表(long scale)適用
Benefit payment between 2% and 100% of the Amount of Cover as shown opposite, long scale ADD benefit schedule is applicable</td><td colspan="2">20,000</td></tr>
<tr><td colspan="2">雙倍利益賠償
Double Indemnity</td><td colspan="2">額外獲得 100%於意外死亡及斷肢賠償所支付的保障額
An additional 100% of the Amount of Cover payable under the Accidental Death & Dismemberment benefit</td></tr>
<tr><td colspan="2">義肢及輪椅賠償
Prosthesis and Wheelchair</td><td colspan="2">6,250</td></tr>
<tr><td colspan="2" rowspan="7">退還保費利益
Return of Premiums Benefit</td><td>已完結之保單年度
Number of Completed Policy Year(s)</td><td>保費回贈百分比
Refund Percentage</td></tr>
<tr><td>0 至 to 5</td><td>0%</td></tr>
<tr><td>6 至 to 7</td><td>50%</td></tr>
<tr><td>8 至 to 9</td><td>80%</td></tr>
<tr><td>10</td><td>85%</td></tr>
<tr><td>11</td><td>90%</td></tr>
<tr><td>12</td><td>105%</td></tr>
<tr><td colspan="2" rowspan="3">非意外死亡賠償
Non-Accidental Death Benefit</td><td>保單年度
Policy Year</td><td>賠償額
Benefit Amount</td></tr>
<tr><td>首年內
Within the first year</td><td>總適用保費*的 50%
50% of Total Applicable Premiums*</td></tr>
<tr><td>第 2 至 12 個
2nd – 12th</td><td>總適用保費*的 100%
100% of Total Applicable Premiums*</td></tr>
<tr><td colspan="2">環球緊急支援服務
Worldwide Emergency Assistance Services</td><td colspan="2">不設保障限額的緊急醫療運送及遺體運返
Unlimited Cover on Emergency Medical Evacuation and Repatriation of Remains</td></tr>
<tr><td colspan="2">24 小時全球電話諮詢服務
24-Hour Worldwide Telephone Enquiry Services</td><td colspan="2">● 醫療諮詢 Medical Advice
● 緊急票務服務 Emergency Ticket Service
● 緊急藥物運送 Essential Medicine Delivery
● 旅遊證件遺失支援服務 Lost Travel Document Assistance
● 法律轉介 Legal Referral
● 領事館轉介 Embassy Referral
● 緊急現金匯款 Emergency Cash Transfer</td></tr>
<tr><td rowspan="2">保費** (美元)
Premiums** (US$)</td><td>年繳 Annual</td><td colspan="2">530</td></tr>
<tr><td>月繳 Monthly</td><td colspan="2">47</td></tr>
</table>

* 「總適用保費」是指相等於標準年度保費乘以已付保費的年數而得出的金額，而標準年度保費是載於保單契約內的標準保費表的保費。
The Total Applicable Premiums are equal to the Standard Annual Premium multiplied by the number of years of premium paid. Please refer to the Table of Standard Premium in the Policy Contract for the Standard Annual Premium.

** 於 8 年保費繳付期內保證平衡保費。Guaranteed level premium during the 8-year premium payment term.

105 保費回贈－意外醫療保障：產品簡介
105 Premium Refund - AMR: Summary of Product Features

產品特點

- 爲每次意外提供高達 2,500 美元實報實銷的醫療費用賠償
- 因意外導致死亡或斷肢可獲高達 20,000 美元的賠償，在指定情況下更可獲雙倍的賠償
- 8 年保費繳付期，12 年意外醫療保障
- 即使曾經索償，於保單滿期時（即第 12 個保單週年完結時）仍享有 105%保費退還
- 保費繳付期內保費不變
- 緊急醫療運送及遺體運返服務，不設限額

核保規則

1. 體檢要求	無，但需填寫投保申請書內「只適用於意外保險計劃」一欄的問題，即第 22 至 23 項問題
2. 財務核保要求	「意外死亡及斷肢賠償」個人保額上限： • 在職受保人(16-45 歲)：年薪 15 倍 • 在職受保人(46 歲或以上)：年薪 10 倍 • 非在職受保人：美金 150,000 元或港幣／澳門幣 1,125,000 元
3. 體檢評級	不適用
4. 國籍評級	只供持香港或澳門身份證人士申請
5. 職業評級	• 只接受職業級別 1 至 4 • 所有受保職業級別劃一保費 • 如職業級別並非 1 至 4 級，投保申請將不會被接納
6.追溯保單日期 (Date Back/Forward)	不可以
7. 投保申請書	使用意外及醫療保險保單投保申請書 香港區：OPUAIF79 澳門區：OPPAUF15

保戶服務行政指引

1. 更改投保額	不可以
2. 復效	• 需填寫有關健康證明及職業情況 • 如職業級別並非 1 至 4 級，復效申請將不會被接納 • 必須在最後的一個保單到期日後的 120 天內申請復效 • 付清所有逾期未繳交之保費連利息，及交回退還保費利益已回贈的金額（如有）
3. 申請減價	不適用
4. 更改基本計劃	不可以
5. 自定期保險轉入	不適用
6. 更改繳付保費方法	只限月繳及年繳

銷售地點

- 香港及澳門

銷售日期

- 香港 -- 2008 年 10 月 28 日 (以申請日期爲準)
- 澳門 -- 有待宣佈

保單類別

- PA “M” 單

保單貨幣

- 美元

投保年齡

- 5 – 53 歲 (可續保至 65 歲)

最低投保額（意外死亡及斷肢賠償）

- 20,000 美元 (仍受限於個人保額上限)

最高投保額

- **以保單計**（意外死亡及斷肢賠償）：
  20,000 美元(仍受限於個人保額上限)
- **以個人計：**
  「意外死亡及斷肢賠償」
  在職受保人 -- 45 歲或以下，個人年薪 15 倍；46 歲或以上，個人年薪 10 倍
  非在職受保人 -- 美金 150,000 元或港幣／澳門幣 1,125,000 元
  (所有"M"單及"P"單的「意外死亡及斷肢賠償」／「意外死亡賠償」及"B"單「自選人身意外保險」的「意外死亡及斷肢賠償」合併計算)
  「意外醫療保障」
  在職受保人爲美金 50,000 元；非在職受保人爲美金 30,000 元

產品小冊子編號

- PTA990025 (rev. 10/08)

保單契約及頁碼

- 保單 － 中文及英文：DGRA

佣金

- 首年 10%，第二至八年的續保佣金率爲 2%

產品問答篇

<u>保額及保障惠益</u>

1. 意外死亡及斷肢賠償會否就同一次意外而導致多於一項損失的索償作出賠償？

如因同一次意外而導致多於一項損失的索償，就該次意外只會獲支付賠償金額最高的一項。

2. 怎樣計算退還保費利益？

如受保人的保單於 12 年的滿期日仍然生效，將可獲退還總適用保費之 105%。若受保人選擇在保障期間退保，退還保費利益總額會按已完結之保單年度的總適用保費之指定百分比計算。「總適用保費」是指相等於標準年度保費乘以已付保費的年數而得出的金額，而標準年度保費是載於保單契約內的標準保費表的保費。

「105 保費回贈 － 意外醫療保障」保單已生效滿 7 年半，客人欲終止計劃。由於保單已完結之保單年度爲 7 整年（即下表所示**「6 至 7」**一欄），適用保費回贈百分比將爲 **50%**。客人可獲得的退還保費利益如下：

已完結之保單年度	保費回贈百分比
0 至 5	0%
6 至 7	**50%** ←
8 至 9	80%
10	85%
11	90%
12	105%

年繳保費

年繳保費＝**530 美元** (相等於標準年度保費)
保單生效滿 7 年之已繳保費的回贈百分比＝**50%**
於保單已生效 7 年半退保，因年繳保費關係，客人已繳付了 **8 年**保費，因此
可獲退還之保費＝530 美元 X 50% X 8 年 ＝**2,120 美元**

月繳保費

月繳保費＝47 美元（退還保費是以標準年度保費計算，標準年度保費＝**530 美元**）
保單生效滿 7 年之已繳保費的回贈百分比＝**50%**
於保單已生效 7 年半退保，客人已繳付了 **7.5 年**保費，因此
可獲退還之保費＝530 美元 X 50% X 7.5 年 ＝**1,987.50 美元**

3. 如曾經獲得賠償，「105 保費回贈 － 意外醫療保障」保單會繼續有效嗎？仍可享有退還保費利益嗎?

<u>如已獲得意外醫療賠償：</u>
受保人就每次意外均可獲得高達 2,500 美元的意外醫療賠償。即使於獲得賠償後，「105 保費回贈 － 意外醫療保障」保單仍會繼續有效，於退保或保單滿期時仍可根據保費回贈表獲得退還保費利益。

<u>如已獲得意外死亡及斷肢賠償：</u>
如公司須作出意外死亡及斷肢賠償，該保單將會於引致損失的意外發生日起終止，客戶亦不能享有退還保費利益。

4. 「105 保費回贈 － 意外醫療保障」是否有身故體恤津貼？

沒有。在「105 保費回贈 － 意外醫療保障」計劃內的非意外死亡賠償會取代身故體恤津貼，爲受保人因非意外而身故提供賠償。

5. 如何可獲得義肢及輪椅賠償？

如受保人不幸因意外而喪失一肢或兩肢，或永久完全喪失其功能，除意外死亡及斷肢賠償外，亦可獲額外支付 6,250 美元的義肢及輪椅賠償。

6. 如何可獲雙倍利益賠償？

如受保人在以下的情況下導致受傷，可獲雙倍的意外死亡及斷肢賠償：

- 以付款乘客身分乘坐公共交通工具，如巴士、地鐵、火車、校巴、的士、渡輪及民航客機等；
- 以行人身分遇上交通意外及／或被任何機動車輛撞倒；或
- 在香港或澳門(視乎保單的遞派地點而定)因自然災害造成之水浸或山泥傾瀉。

7. 「105 保費回贈 － 意外醫療保障」會有那些不保事項?

「105保費回贈 － 意外醫療保障」的主要不保事項包括：

- 自殺或企圖自致之傷害；專業運動；
- 懷孕、分娩或流產；
- 任何疾病；
- 任何形式的牙齒護理或手術，惟因意外導致健全自然的牙齒受傷而須接受的治療不在此限(不包括假牙)；
- 參與空中飛行，以須付費之乘客身分乘搭私人持牌飛機及商業客機除外；
- 在受保人任職警務人員或懲教署人員時，因被謀殺、受襲擊、暴動、民事騷亂、罷工或進行逮捕所致的損失；
- 在受保人任職消防員或在執行消防職務時，因被謀殺、受襲擊、暴動、民事騷亂或罷工所致的損失；
- 在受保人任職珠寶及金行從業員時，因被謀殺、受襲擊、暴動或民事騷亂所致的損失；
- 任何直接或間接與在保單繕發日前已存在的受傷或疾病所致之損失；
- 戰爭或任何軍事行動、服兵役、違法行爲等。

<u>終止保單事宜</u>

8. 在什麼情況下保單會終止？

保單在下列最先之日期自動終止：

- 在相關之寬限期過後仍未繳交保費的保費到期日；
- 受保人死亡日期；
- 保單的滿期日；
- 保單的退保當日；或
- 發生意外當日，並因該意外導致公司須就意外死亡及斷肢賠償作出賠償。

Product Highlights

- Provide up to US$2,500 as reimbursement of medical expenses per accident
- Provide up to US$20,000 for accidental death or dismemberment, the amount will be doubled under certain circumstances
- 8 years premiums for 12 years accidental medical protection
- 105% return of premiums at the end of policy term no matter the policy has been claimed or not (i.e. after the end of the 12th policy year)
- No change in premium during premium payment period
- Unlimited cover for emergency medical evacuation and repatriation of remains

Underwriting Guidelines

1. Medical Requirements	Only complete questions under "For Accident Insurance Plans Only" section on the application form, i.e. question #22 and 23
2. Financial Requirements	ADD Per life limit: • Employed Insured (16-45 years of age): 15 times annual income • Employed Insured (46 years of age or above): 10 times annual income • Non-employed Insured: US$150,000 or HK$/MOP 1,125,000
3. Medical Rating	Not applicable
4. Nationality Rating	For HK & Macau ID cardholders only
5. Occupational Rating	◆ Accept occupational classes 1 to 4 only ◆ One premium applies to all accepted occupational classes ◆ If occupation class does not fall into classes 1 to 4, application will be declined
6. Date Back/Forward	Not allowed
7. Application Form	Use Accident & Health Insurance Application Form Hong Kong: OPUAIF79 Macau : OPPAUF15

POS Guidelines

1. Change of Face Amount	Not allowed
2. Reinstatement	◆ Complete health certificate and declare occupation ◆ If occupation class does not fall into classes 1 to 4, reinstatement will be declined ◆ Must be reinstated within 120 days from last premium due date ◆ Payment of all overdue premium with interest and all refunded amounts under Return of Premiums Benefit (if any)
3. Appeal Loading	Not applicable
4. Change Plan	Not allowed
5. Term Conversion	Not applicable
6. Change payment mode	Allowed, only monthly and annually

Region

- Hong Kong & Macau

Launch Date

- Hong Kong -- October 28, 2008 (application date)
- Macau – To be confirmed

Plan Type

- PA 'M' Policy

Policy Currency

- US Dollar

Issue Age

- Issue age is 5 to 53 and the policy is renewable up to age 65

Minimum Sum Assured (ADD)

- US$20,000 (still subject to the per life limit)

Maximum Sum Assured

- **Per policy (ADD) :**
  US$20,000 (still subject to the per life limit)
- **Per life:**
  ADD
  Employed Insured: age 45 or below – 15 times annual income; age 46 or above – 10 times annual income
  Non-employed Insured: US$150,000 or HK$/MOP1,125,000
  (combined all ADD/ADB benefits under "M" policy and "P" policy and ADD of PAC rider under "B" policy)
  AMR
  US$50,000 for employed Insured; US$30,000 for non-employed Insured

PTA Number for Brochure

- PTA990025 (rev. 10/08)

Contract Laser Print Code

- Policy – Chinese & English: DGRA

Commission

- 10% for 1st year and 2% for renewal from 2nd to 8th year

Frequently Asked Questions

Benefits & Coverage

1. Will the Accidental Death & Dismemberment benefit be paid for all losses resulting from the same accident?

No. Only the loss with the highest benefit percentage will be payable for a series of losses suffered from the same accident.

2. How is the Return of Premiums Benefit calculated?

While the policy is in effect, the Insured can enjoy the Return of Premiums Benefit when the policy ends after 12 years which equals to 105% of the Total Applicable Premiums. If the Insured terminates the policy before the end of the 12-year policy period, the refund amount is equal to the percentage of the Total Applicable Premiums which depends on the number of completed policy years. The Total Applicable Premiums is equal to the Standard Annual Premium multiplied by the number of years of premium paid. Please refer to the Table of Standard Premium in the Policy Contract for the Standard Annual Premium.

A client would like to surrender 105 Premium Refund – AMR policy which is in force for 7.5 years. Number of completed Policy Years for this policy is 7 full years (row **"6 to 7"** as shown below), and thus the applicable Refund Percentage is **50%**. Client can receive the following amount of Return of Premiums Benefit:

Number of completed Policy Years	Refund Percentage
0 to 5	0%
6 to 7	**50%** ←
8 to 9	80%
10	85%
11	90%
12	105%

Annual Mode

Annual premium = **US$530** (equivalent to the Standard Annual Premium)
Refund percentage at the end of 7th policy year = **50%**
Surrender at policy year 7.5. Since it is in annual premium mode, the client has paid **8 years** of premium
Return of Premiums Benefit = US$530 X 50% X 8 years = **US$2,120**

Monthly Mode

Monthly premium = US$47 (Refund amount is calculated based on Standard Annual Premium. Standard Annual Premium = **US$530)**
Refund percentage at the end of 7th policy year = **50%**
Surrender at policy year 7.5. Client has paid **7.5 years** of premium
Return of Premiums Benefit = US$530 X 50% X 7.5 years = **US$1,987.50**

3. Will 105 Premium Refund – AMR policy be continued after claimed? Is Return of Premiums Benefit still in effect?

Successful claimed under Accidental Medical Expenses Reimbursement benefit:
Insured is eligible for up to US$2,500 Accidental Medical Expenses Reimbursement benefit for each accident. 105 Premium Refund – AMR policy is still in effect even though the policy has been claimed. Premiums will be refunded according to the Schedule of Return of Premiums upon policy surrender or the policy expiry.

Successful claimed under Accidental Death & Dismemberment benefit:
The policy will be terminated from the date of accident that results in loss, where the Company has to pay the Accidental Death & Dismemberment benefit for that loss. Return of Premiums Benefit will no longer be provided.

4. Will 105 Premium Refund – AMR provide Compassionate Death Benefit (CDB)?

No. Non-Accidental Death Benefit under the 105 Premium Refund - AMR will replace CDB to provide benefit for non-accidental death.

5. When will the Prosthesis and Wheelchair Benefit become payable?

If the insured suffers loss of limb(s) or permanent loss of use of limb(s) due to an accident, in addition to the Accidental Death & Dismemberment benefit, an amount of US$6,240 for Prosthesis and Wheelchair Benefit will also be payable.

6. When will the Double Indemnity Benefit become payable?

Amount of benefit for Accidental Death & Dismemberment will be doubled if an accident happens:

- when the insured is riding as a fare-paying passenger in a Public Common Carrier, (such as bus, MTR, train, school bus, taxi, ferry or commercial aircraft);
- when the insured is a pedestrian injured in a traffic accident and / or stuck by any motor driven / powered vehicle; or
- as a result of flooding and / or landslide in Hong Kong or Macau (depending on where the policy is delivered) caused by natural disaster.

7. What is not covered by 105 Premium Refund - AMR?

105 Premium Refund – AMR does not cover losses due to:

- Suicide, self-inflicted injury; professional sports;
- Pregnancy, childbirth or miscarriage;
- Disease or illness;
- Dental care or surgery unless necessitated by injury caused by an accident to sound natural teeth (excluding dentures);
- Engaging in air travel except as a fare-paying passenger in a properly licensed private and / or commercial aircraft;
- Losses consequent on assault, murder, riot, civil commotion, strikes or making an arrest, while the Insured is employed as a policeman or a member of the Correctional Services Department;
- Losses consequent on assault, murder, riot, civil commotion or strikes, while the Insured employed or on duty as a fireman;
- Losses consequent on assault, murder, riot or civil commotion, while the Insured employed as a jewellery worker;
- Losses directly or indirectly related to a pre-existing condition including injuries or illnesses that occurred prior to the policy issue date;
- War or warlike operations; service in the armed forces; illegal acts; etc.

Termination

8. Under what circumstances will the policy be terminated?

The policy will automatically terminate on the earliest of the following dates:

- the premium due date in respect of which the premium remains unpaid after the grace period;
- the date of death of the Insured;
- the expiry date of the policy;
- the date of surrender of the policy; or
- the date of the accident resulting in payment of the Accidental Death & Dismemberment benefit.

AIA Hong Kong

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)

From: Christine Yeung

Co/Dept:

Dept: Product Strategy and Management

Date: 12 September 2016

Total page: 5 pages + enclosures

Copy: Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen/ Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre

Subject: (Ref : A160908) **推出「自選人身意外保險 2」**
The Launch of PAC Select 2

就於 2016 年 8 月 26 日發出關於推出新世代**「自選人身意外保險」**的通告(A160863)，我們會於 **2016 年 9 月 21 日(首個申請日期)**推出**「自選人身意外保險 2」**附加契約，而現行的「自選人身意外保險」附加契約將會停止銷售，最後的投保申請日期為 2016 年 9 月 20 日。

「自選人身意外保險 2」不但貫徹「自選人身意外保險」提供全面意外保障的特色外，還因應市場的需求而提升以下的項目：

- **提高投保年齡和保障年期**
  「意外死亡及斷肢賠償」/ 「意外醫療賠償」的投保年齡和保障年期都會相對提高：

投保年齡	15 日至 70 歲
保障年期	至 76 歲

- **新增「雙倍利益賠償」**
  在指定的情況下，「意外死亡及斷肢賠償」/「永久完全殘廢賠償」的賠償額將會支付多一倍，例如以乘客身份乘坐付款的海上、陸上及空中的公共交通工具(包括渡輪、巴士、港鐵、的士及飛機等等)。

- **提升「環球緊急支援服務」**
  除了原有的 24 小時電話支援服務，還加入了賠償額高達 5,000,000 港元/澳門幣(625,000 美元)的緊急醫療運送及遺體運返服務。

"AIA", "AIA Hong Kong" or "We" as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「友邦」、「友邦香港」、「AIA」或「我們」是指友邦保險(國際) 有限公司(於百慕達註冊成立之有限公司)。

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Memo

- 只要「意外死亡及斷肢賠償」/「永久完全殘廢賠償」的賠償總額未達到保額的 100%，保單仍然生效。而支付意外斷肢賠償/ 永久完全殘廢賠償之後，保額和保費均會相對地減少。

- 相比「自選人身意外保險」，新一代的計劃提升了產品的質素，**但保費率維持不變！**

至於持有生效的「綜合人身意保險」(後改稱為「人身意外保險」) /「人身意外保險」/「自選人身意外保險」附加契約的客戶，為了提供持續的保障，我們將會於受保人 65 歲時在附加契約終止前兩個月寄出邀請函，邀請客戶轉換至「自選人身意外保險 2」(只提供「意外死亡及斷肢賠償」及「意外醫療賠償」)而不需要再重新核保，但客戶必須在指定限期前寄回給我們。我們預計會於 2017 年第二季寄出邀請函至首批合資格的客戶。有關安排詳情，我們會容後公佈。

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

Referring to the memo issued on 26 August about the launch of new generation of PAC Select (A160863), we are pleased to announce the launch of **"PAC Select 2"** on **21 September 2016 (the first application date)**. The existing PAC Select will be closed and the last application date will be on 20 September 2016.

"PAC Select 2" not only provides comprehensive protection like PAC Select, but also enhances the following items in order to respond to the market's need:

- **Increase the issue age and benefit term**
  The issue age and benefit term of Accidental Death and Dismemberment Benefit ("ADD") / Accidental Medical Expenses Reimbursement Benefit ("AMR").

Issue Age	15 days to 70
Benefit Term	Up to the age of 76

- **Newly add "Double Indemnity Benefit"**
  Under certain circumstances, the benefit amount of ADD / Permanent Total Disability Benefit ("PTD") will be doubled. For example, a fare paying passenger traveling on marine, land or air public transportation (including ferry, bus, MTR, taxi, airplane and etc.).

- **Enhance Worldwide Emergency Assistance Services**

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Memo

Except the 24-hour worldwide telephone enquiry service embedded in the plan, the emergency medical evacuation and repatriation of remains will be newly added and the sum assured is up to HKD/ MOP5,000,000 (USD625,000).

- Provided that the amount claimed of ADD/ PTD has not reached 100% of the sum assured, the policy is still in-force. After reimbursements of ADD/ PTD Benefits **, the sum assured and premium will be reduced accordingly.**

- Compared with *PAC Select*, this new rider enhances the product features but **the premium rate remains the same!**

To continue providing protection to the customer who holds an in-force: "Complementary Personal Accident Insurance" (renamed as "Personal Accident Contract" later)/ *PAC* / *PAC Select* rider, we will send out the invitation letter 2 months before the rider expiry date when the Insured is at age of 65 in order to invite the customer to change to *PAC Select 2* (only provide ADD and AMR benefits) without underwriting. The customer is required to accept and send the signed invitation letter to us by the deadline mentioned in the letter. We expect to send out the invitation letter to the first batch of eligible customers at the second quarter of 2017. For the details of arrangement, we will announce later.

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Christine Yeung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2016 年 9 月 21 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2016 年 9 月 19 日起開始送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於 2016 年 9 月 21 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2016 年 9 月 19 日起開始送抵香港及澳門各營業辦事處 • 產品簡介編號 - 英文：PTA500018 - 繁體中文：PTA500017 - 簡體中文：PTA500019
建議書系統 PGS2014 (14.5 版本)	有關 14.5 版本的詳細安排，將會由產品策劃部另函通知 (通告：A160932 (香港)或 A160933 (澳門))
保單契約	可於 2016 年 9 月 21 日登入 Contract Library 下載

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Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 21 September 2016 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 19 September 2016
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 21 September 2016 • Printed version will be delivered to Agency offices in Hong Kong & Macau starting from 19 September 2016 • PTA number for Brochure: - English: PTA500018 - Traditional Chinese: PTA500017 - Simplified Chinese: PTA500019
PGS2014 (version 14.5)	Detailed arrangements regarding the release of version 14.5 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A160932 (Hong Kong) or A160933 (Macau))
Policy Contract	Available at Contract Library on 21 September 2016

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。只供 AIA 內部使用不得發放予任何公眾人士、客戶或準客戶。

I. 每段旅程 由我們全程守護

「自選人身意外保險」是友邦其中一款最暢銷的個人意外附加保障。「自選人身意外保險」，讓客戶靈活自選意外傷亡、殘廢及醫療的保障，在關鍵時刻助您應付突如其來的開支。

為更切合現今社會平均年齡逐漸上升，並為更多人士提供更全面的個人意外保障，我們誠意推出**「自選人身意外保險 2」**，作為現行「自選人身意外保險」的延續。「自選人身意外保險 2」是一個靈活的保險計劃，並可以在緊急關頭為客戶提供財政上的支援。本計劃由一項基本保障：**意外死亡及斷肢賠償(ADD)/ 永久完全殘廢賠償(PTD)**；及兩項附加保障：**意外醫療賠償(AMR)**和**每日住院現金(HI)**構成。這些保障不單為客戶發生意外後提供基本的一筆過賠償，更可透過實報實銷的形式賠償因意外而導致的醫療開支，以及為每天住院而發放的住院現金。

「自選人身意外保險 2」**升級**了以下幾項：

1. 延長意外死亡及斷肢賠償和意外醫療賠償的繕發年齡及保障年期；
2. 新增雙倍利益賠償；
3. 提升環球緊急支援服務；及
4. 只要意外死亡及斷肢賠償/ 永久完全殘廢賠償的賠償總額未達到保額的 100%，保單仍然生效。而當支付意外斷肢賠償/ 永久完全殘廢賠償之後，保額和保費均會相對地減少。

	「自選人身意外保險 2」		「自選人身意外保險」	
繕發年齡	ADD/AMR 15 日 – 70 歲 (延長)	HI 18 歲 – 60 歲	ADD/AMR 15 日 – 60 歲	HI 18 歲 – 60 歲
保障年期	ADD/AMR 至 76 歲 (延長)	HI 至 65 歲	ADD/AMR 至 65 歲	HI 至 65 歲
基本保障 (新增利益)	• 意外死亡及斷肢/ 永久完全殘廢賠償 ○ 身故恩恤津貼 ○ 續保利益 ○ 24 小時全球電話諮詢 ○ 緊急醫療運送及遺體遣返 ○ 雙倍利益賠償		• 意外死亡及斷肢/ 永久完全殘廢賠償 ○ 身故恩恤津貼 ○ 續保利益 ○ 24 小時全球電話諮詢	
附加保障	• 意外醫療賠償 • 每日住院現金		• 意外醫療賠償 • 每日住院現金	

II. 產品特點

產品定位

- 保障靈活全面，保費合理
- 為配合個人的需要，客戶可以自行選擇適合自己的保障以切合個人需要
- 因疾病或意外受傷而入院均可獲每日住院現金賠償。同時，每日住院現金賠償的保費是按投保年齡計算並保持均衡。 (保費將保持均衡但並不保證)

目標市場

- 「自選人身意外保險 2」提供可自選投保額的基本保障和附加保障，務求配合客戶在不同人生階段的需要

保障一覽

「自選人身意外保險 2」是一款必須附加於基本計劃的附加契約。自選人身意外保險 2 由基本保障及可附加保障兩部分組成。**客戶必須投保基本保障後才可選擇投保附加保障**。客戶可以選擇只投保基本保障或投保基本保障加上任何一項的附加保障。



基本保障

意外死亡及斷肢賠償 (ADD) / 永久完全殘廢賠償 (PTD)

「自選人身意外保險 2」的「意外死亡及斷肢賠償」為客戶提供一筆過賠償。假若因遇上意外，並於 180 日內不幸死亡或造成永久創傷，根據以下所列的各項創傷作出賠償。以下是「意外死亡及斷肢賠償」的賠償一覽表：

創傷		保額之百分比
1. 喪失生命		**100%**
2. 永久完全喪失雙眼視力		**100%**
3. 永久完全喪失一眼視力		**100%**
4. 喪失兩肢 / 一肢或永久完全喪失其功能		**100%**
5. 喪失說話能力及失聰		**100%**
6. 永久及不能痊癒的精神失常		**100%**
7. 永久完全失聰		
a. 雙耳		**75%**
b. 一耳		**25%**
8. 喪失說話能力		**50%**
9. 永久完全喪失一眼球之晶體		**50%**
10. 失任何一手四指及拇指或永久完全喪失其功能		
a. 右手		**70%**
b. 左手		**50%**
11. 喪失任何一手四指或永久完全喪失其功能		
a. 右手		**40%**
b. 左手		**30%**
12. 喪失任何一手拇指或永久完全喪失其功能		
a. 右手兩節 / 一節關節		**30% / 15%**
b. 左手兩節 / 一節關節		**20% / 10%**
13. 喪失任何一手手指或永久完全喪失其功能		
a. 右手三節 / 兩節 / 一節關節		**10% / 7.5% / 5%**
b. 左手三節 / 兩節 / 一節關節		**7.5% / 5% / 2%**
14. 喪失任何一腳腳趾或永久完全喪失其功能		
a. 一腳所有腳趾		**15%**
b. 拇趾兩節關節		**5%**
c. 拇趾一節關節		**3%**
15. 腿骨或膝蓋骨折裂而不能復原		**10%**
16. 任何一腿畸短五厘米或以上		**7.5%**
17. 三級燒傷		
身體部位	燒傷部份佔全身皮膚面積百分比	
a. 頭	不少於 8%	**100%**
	不少於 5%但少於 8%	**75%**
	不少於 2% 但少於 5%	**50%**
b. 身體	不少於 20%	**100%**
	不少於 15%但少於 20%	**75%**
	不少於 10%但少於 15%	**50%**

「自選人身意外保險 2」為不幸因意外而永久地完全殘廢的受保人於意外發生後 180 日內提供永久完全殘廢賠償。受保人必須於意外後連續 12 個月維持永久及完全殘廢的狀態，才可獲得此項賠償。受保人會與確診永久及完全殘廢的**第 13 個月開始**，每個月獲得相等於保額 1%的賠償。此項賠償向持續的受保狀況支付**最長達 100 個月**。

注意永久完全殘廢賠償不適用於 17 歲或以下的受保人。

只要意外死亡及斷肢賠償/ 永久完全殘廢賠償的賠償總額未達到保額的 100%，此附加契約仍然生效。保費會因保額減少而降低。

若客戶投保意外死亡及斷肢賠償/ 永久完全殘廢賠償，將會同時獲得以下各項惠益：



a) 身故體恤津貼

萬一受保人不幸身故，「自選人身意外保險 2」將向受保人賠償一筆過的「身故體恤津貼」。「身故體恤津貼」金額相等於保額的 1%。此外，受保人於本公司持有的所有計劃下，就此惠益的賠償總額累計上限都為 10,000 港元 / 澳門幣（或 1,300 美元）。

b) **雙倍利益賠償** 新增

如在以下情況遇上意外而導致身故、斷肢或永久完全殘廢，「自選人身意外保險２」的「雙倍利益賠償」會將原有保額變成兩倍：

- 當受保人以付款乘客身份（非機師、控制員或空勤人員）乘坐上述界定的公共交通工具；
- 當受保人在一般只限載客用的升降機廂內（礦場及建築地盤之升降機除外）；
- 只限在下列公共建築物內發生火警而受傷，包括：戲院、公眾大禮堂、酒店、學校及醫院
- 當受保人以行人身份於交通意外中受傷及／或被任何機動車輛撞倒；
- 在香港或澳門因自然災害造成之水浸及／或山泥傾瀉；

而且，跟其他提供「雙倍利益賠償」的個人意外產品比較，「自選人身意外保險 2」的「雙倍利益賠償」是有所提升：

導致「雙倍利益賠償」的情況	自選人身意外保險 2	意安心	B 單 – 個人意外產品	M 單 – 個人意外產品
以乘客身份乘坐公共交通工具	賠償 (包括渡輪、巴士、港鐵、的士或飛機等等)	賠償但不包括的士及渡輪	賠償但不包括的士、飛機及渡輪	賠償 (包括渡輪、巴士、港鐵、的士或飛機等等)
乘搭載客升降機 (礦場及建築地盤之升降機除外)	賠償	賠償	賠償	不賠償
於戲院、公眾大禮堂、酒店、學校或醫院發生火警	賠償	賠償	賠償	不賠償
以行人身份在交通意外受傷	賠償	不賠償	不賠償	賠償
於香港/ 澳門發生的水浸或山泥傾瀉	賠償	不賠償	不賠償	賠償

c) **續保利益**

此附加契約於首 5 個保單年度提供「續保利益」，此惠益金額相等於保額的 5%，最高可獲得 25%。客戶無須繳交任何額外保費即可享有此利益。

無論受保人在本公司持有多少保單，在計算續保利益時，保額之總和最高上限為 100,000 美元或 800,000 港元/ 澳門幣，即受保人最多可獲得 25,000 美元或 200,000 港元/澳門幣的「續保利益」。

d) **環球緊急支援服務** 新增

- 緊急醫療運送及遺體運返服務，其個人賠償總額為 5,000,000 港元/澳門幣或 625,000 美元
- 24 小時全球電話諮詢服務

可附加保障

i) 意外醫療賠償 (AMR)

「意外醫療賠償」提供實報實銷的賠償。此惠益會就任何於意外發生後 52 週內的醫療開支作出賠償，惟此等開支必須為合理及慣常。此惠益包括多項必須的治療及醫療服務，直至達到每宗意外的個人賠償額上限為止。

ii) 每日住院現金 (HI)

倘若受保人因染病或意外受傷而需入院治療，將可獲賠償「每日住院現金」，每次同一住院之賠償可長達 90 日。

此惠益不適用於 17 歲或以下受保人。

III. 賠償例子

例子 1:

方先生，現年 50 歲，於 3 年前購買了「自選人身意外保險 2」並附加意外醫療賠償及每日住院現金。他不幸地因一次山泥傾瀉而受傷，並導致左眼失明。他接受了手術並住院 14 天。

受保人資料

性別：男性

年齡：50

「自選人身意外保險 2」提供的賠償

	保額（港元）	每年保費（港元）
基本保障 ：		
意外死亡及斷肢賠償	1,000,000	2,000
可附加保障 ：		
意外醫療賠償	40,000	520
每日住院現金	320	480
	總保費 ：	**3,000**

- 因方先生的左眼失明，「自選人身意外保險 2」提供「意外死亡及斷肢」100%保額的賠償
- 「雙倍利益賠償」亦會因此意外為山泥傾瀉所導致而作出賠償
- 「意外醫療賠償」會對手術費用作出實報實銷賠償
- 方先生會就為期 14 天的住院獲得「每日住院現金」

賠償金額

	實際醫療開支 (港元)
手術費用	25,000
入住政府醫院普通病房，共 14 天	1,400

計劃內容	賠償金額（港元）
意外死亡及斷肢賠償	1,120,000 (包括保額:1,000,000 3 年的續保利益: 120,000[1])
雙倍利益賠償	1,120,000
意外醫療保障	25,000
每日住院現金	4,480 (320 × 14 天 = 4,480)
總賠償金額 ：	**2,269,480**

註:

1 此個案可用於計算「續保利益」的累計保額上限為 800,000 港元，所以方先生每年的「續保利益」金額為 40,000 港元(800,000×5%)而三年則為 120,000 港元。

例子 2:

梁小姐，現年 30 歲，購買了「自選人身意外保險 2」。她不幸地連續三年遇到意外。在第三個保單年度，她先喪失右手姆指兩節關節，在之後相續的保單年度再喪失一腳所有腳趾及不幸在第三宗意外時離世。

受保人資料

性別：女性

年齡：30

「自選人身意外保險 2」提供的賠償

保單日期:	2017 年 1 月 1 日	
貨幣:	港元	
基本保障	保額	年繳保費
意外死亡及斷肢賠償/ 永久完全殘廢賠償	**800,000**	1,600

賠償金額

保單年度	賠償保額之百分比	續保利益 (港元)	賠償保額 (港元)	賠償後的現行保額 (港元)
1	0	0[1]	0	**800,000**
2	0	**40,000** *= 800,000 x 5%[2]*	0	**800,000**
3	30% (喪失右手姆指兩節關節)	**80,000** *= 40,000 +* *800,000 x 5%[3]*	**264,000** *= (800,000x30%) +* *80,000x30%[4]*	**560,000** *= 800,000 –* *(800,000x30%)[5]*
4	15% (喪失一腳所有腳趾)	**84,000** *= 560,000 x 5% +* *(80,000–80,000 x 30%)[6]*	**132,600** *= (800,000x15%)* *+84,000x15%[7]*	**440,000** *= 800,000 –* *(800,000x30%) –* *(800,000x15%)[8]*
5	100% (死亡)	-	533,400 *= 440,000+* *(84,000–84,000x15%)* *+ (440,000x5%)[9]*	0
		總共賠償金額	**930,000**	

1. 第一年保單年度並沒有續保利益

2. 第二年保單年度的續保利益 = 投保額的 5% *(800,000 x 5%)*

3. 第三年保單年度累積的續保利益
   = 上一個保單年度帶過來的 40, 000 元 + 第三年保單年度投保額的 5% *(800,000 x 5%)*

4. 賠償金額
   = 從投保額中扣除的賠償 *(800,000 x 30%)*
   + 從續保利益扣除的賠償 *(80,000 x 30%)*

5. 現行保額
   = 原本的保額 *(800,000)*
   – 支付第一次意外 *(800,000 x 30%)*

6. 第四年保單年度累積的續保利益
   = 現行保額的 5% *(560,000 x 5%)*
   + 支付第一次意外賠償後剩餘的續保利益 *(80,000 – 80,000 x 30%)*

7. 賠償金額
   =從保額中扣除的賠償 *(800,000 x 15%)*
   +從續保利益中扣除的賠償 *(84,000 x 15%)*

8. 現行保額
   = 原本保額
   –支付第一次意外 *(800,000 x 30%)*
   –支付第二次意外 *(800,000 x15%)*

9. 賠償金額
   = 現行保額 *(440,000)*
   +支付第二次意外後剩餘的續保利益 *(84,000 – 84,000 x15%)*
   +第五年保單年度的續保利益 *(440,000 x 5%)*

賠償後的保費計算

保費 = 現行投保額 x 保費率

保單年度	賠償後的現行保額	剩餘保額的%	下一個保單年度需繳付的保費：
1	800,000	100%	1,600
2	800,000	100%	1,600
3	560,000	70% = 100% – 30%	1,120 = 1,600 x 70%
4	440,000	55% = 70% – 15%	880 = 1,600 x 55%

IV. 轉換現有人身意外保險系列

為了提供持續的保障給持有以下生效的附加契約的客戶：

- 「綜合人身意保險」(後改稱為「人身意外保險」)
- 「人身意外保險」
- 「自選人身意外保險」

我們將會寄出邀請函，邀請客戶轉換至「自選人身意外保險 2」(只提供「意外死亡及斷肢賠償」及「意外醫療賠償」)而不需要再重新核保。

合資格附加契約

- 附加契約仍然生效; 及
- 受保人 65 歲時及其附加契約會於 2017 年第二季後終止

寄出首批邀請函

我們預計會於 2017 年第二季寄出邀請函至首批合資格的客戶

寄出的資料

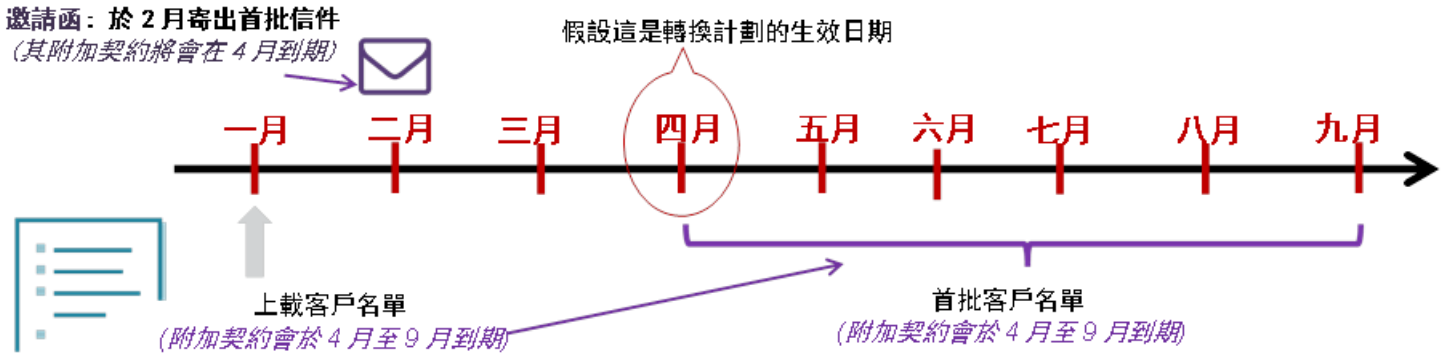
財務策劃顧問：

列有即將到期的附加契約客戶名單將會每半年上載到 eAC

客戶：

邀請函將會於受保人 65 歲時在其附加契約終止前兩個月寄出
(客戶必須在邀請函指定限期前寄回給我們才能轉換計劃)

以下是轉換計劃的流程的例子：



有關安排詳情，我們會容後公佈(亦請參閱附錄 1「保戶服務行政指引」)。

V. 市場比較

分析

- 只有「自選人身意外保險 2」提供每日住院現金，而「特級 X 外全惠」及「個人 X 外附加保障」則不提供。
- 就跌打，針灸，脊醫或物理治療賠償而言，「自選人身意外保險 2」的賠償金額比「個人 X 外附加保障」為高；而「特級 X 外全惠」並不提供任何跌打，針灸，脊醫或物理治療賠償。

A. 產品比較

公司	友邦		保記	宏記	
產品名稱	**自選人身意外保險 2**		**特級 X 外全惠**	**個人X外附加保障**	
繕發年齡	0 - 70		16 - 60 (下次生日年齡)	0 - 65	
ADD / AMR 保障期	至 76		至 65	至 75	
HI 保障期	65				
計劃	**成人 (18 歲 – 70)**	**小童 (15 天 – 17 歲)**	**16 – 65 歲**	**16 歲或以上**	**15 歲或以下**
最高意外死亡及斷肢賠償保額	300,000 美元/ 2,400,000 港元	50,000 美元/ 400,000 港元	700,000 美元/ 5,600,000 港元	基本計劃保額的 5 倍，或 1,000,000 美元/ 8,000,000 港元，以較低者為準	基本計劃保額的 5 倍，50,000 美元/ 400,000 港元，以較低者為準
最低意外死亡及斷肢賠償保額	50,000 美元/ 400,000 港元	30,000 美元/ 240,000 港元	10,000 美元/ 80,000 港元	50,000 美元/ 400,000 港元	31,250 美元/ 250,000 港元
最高意外醫療賠償保額 (每宗意外)	「意外死亡及斷肢」保額的 20% (上限: 10,000 美元 80,000 港元)	「意外死亡及斷肢」保障的 20% (上限: 2,000 美元 16,000 港元)	「意外死亡及斷肢」保額的 5% (固定比例)	「意外死亡及斷肢」保額的 10%或 12,500 美元 100,000 港元，以較低者為準	2,500 美元/ 200,000 港元

公司	友邦		保記	宏記	
產品名稱	**自選人身意外保險 2**		**特級 X 外全惠**	**個人X外附加保障**	
最低意外醫療賠償保額 (每宗意外)	2,500 美元/ 20,000 港元	1,000 美元/ 8,000 港元	「意外死亡及斷肢」保障額的 5% (固定比例)	2,500 美元/ 20,000 港元	2,500 美元/ 20,000 港元
其他限額:					
– **跌打**	骨折: 125 美元/ 1,000 港元 非骨折: 62.5 美元/500 港元 (每宗意外 每人)			75 美元/ 600 港元 (每宗意外)	治療費用受限於意外受傷醫療保額的 10%
– **針灸**					
– **脊醫**	包括於「意外醫療賠償」			38 美元/ 300 港元 (每宗意外 限於每日一次)	
– **物理治療**					
– **輔助器材賠償**				包括	
最高每日住院現金	240 美元/ 1,920 港元				
最低每日住院現金	40 美元/ 320 港元				
雙倍利益賠償	包括		包括	包括	
身故體恤津貼	包括			包括	
續保利益	包括			包括	
環球緊急支援服務	包括			包括	

有顏色的地方代表友邦的「自選人身意外保險 2」較優勝。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

聲明： 由於上述分析及比較乃根據各公司於 2016 年 6 月之網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析) 。

附錄一: 產品資料介紹

產品名稱	**自選人身意外保險 2**	
銷售日期	香港及澳門：2016 年 9 月 21 日 (以申請日期為準)	
基本計劃 / 附加契約	附加契約	
產品概覽	• 提供全面意外保障: ➢ 基本保障 - 意外死亡及斷肢賠償(ADD) - 永久完全殘廢賠償(PTD) - 雙倍利益賠償 - 身故恩恤津貼 - 續保利益 - 環球緊急支援服務 ➢ (附加保障) 意外醫療賠償 (AMR) ➢ (附加保障) 每日住院現金 (HI) • 延長意外死亡及斷肢保障和意外醫療賠償保障的繕發年齡至 70 歲，每日住院現金為 60 歲 • 延長意外死亡及斷肢保障和意外醫療賠償保障的保障年期至 76 歲，每日住院現金為 65 歲	
計劃編號	ADD	CPAADDND
	AMR	CPAMRND
	HI	CPAHIND

A. 利益

1. 保障年期	ADD: 至 76 歲 AMR: 至 76 歲 HI: 至 65 歲	
2. 保障有效期	**保障**	**有效期 (保單生效後)**
	受保受傷	即時
	(每日住院現金適用) 受保疾病	30 日
	(每日住院現金適用) 扁桃腺、腺樣增殖體、疝氣或女性生殖器官的疾病等治療或手術	120 日
3. 意外死亡及斷肢賠償/永久完全殘廢賠償 (基本保障)	根據意外死亡及斷肢契約的基本保額或累計基本保額（如適用），作出與該損失相應的百分率之賠償 (請參考合約保障利益條款第一部份的賠償一覽表) 。 倘受保人在意外發生當日起計 180 天內因受保受傷而引致永久完全殘廢，而該殘廢不間斷地維持連續 12 個月後，受保人仍然完全、持續及永久殘廢，則本公司將於受保人會與確診永久及完全殘廢的第十三(13)個月開始每月月底支付相等於基本保額或累計基本保額（如適用）百分之一的永久完全殘廢賠償，該賠償不會	

	持續多於一百個月。*(*永久完全殘廢賠償不適用於年齡少於十七歲的投保人以及發生於十七歲以前之受保受傷)* 。若殘廢狀況消失，受保人回復工作能力或死亡，則此永久完全殘廢賠償將即時終止。 若累積賠償未達到意外死亡及斷肢賠償及/ 或永久完全殘廢賠償的保額的 100%，保單並不會因此而終止。 當作出賠償之後而保單仍然生效時，保額及保費會相對減少。
4. 雙倍利益賠償	如在以下情況遇上意外而導致身故、斷肢或永久完全殘廢原有保額將變成兩倍: • 當受保人以付款乘客身份（非機師、控制員或空勤人員）乘坐上述界定的公共交通工具; • 當受保人在一般只限載客用的升降機廂內（礦場及建築地盤之升降機除外）; • 只限在下列公共建築物內發生火警而受傷，包括：戲院、公眾大禮堂、酒店、學校及醫院 • 當受保人以行人身份於交通意外中受傷及 / 或被任何機動車輛撞倒; • 在香港或澳門因自然災害造成之水浸及 / 或山泥傾瀉。
5. 身故體恤津貼	• 保額的百分之一 • 每名受保人獲賠償之「身故體恤津貼」，其賠償總和以受保人在本公司所持保單之同一保障項目不超過1,300美元或10,000港元/ 澳門幣為限
6. 續保利益	相等於保額百分之五的續保利益會於每年續保時自動加增於基本保額內直至及包括第五個連續的保單年度。當計算續保利益時，主要保額之總和最高上限為100,000美元或800,000港幣/ 澳門幣。即受保人最多可獲得25,000美元或200,000港元/澳門幣的「續保利益」。
7. 環球緊急支援服務	• 24 小時全球電話諮詢服務 • 緊急醫療運送 安排緊急醫療運送，將受保人運送到最接近及有足夠醫療設備治療受保人醫療狀況的醫療場所 • 遺體運返 安排把受保人的遺體運返香港、澳門或中華人民共和國(受保人在開始旅程時已於該國家或地區取得永久居住權) 緊急醫療運送及遺體運返，其個人賠償總額為 5,000,000 港元/澳門幣或 625,000 美元。

8. 意外醫療賠償 (附加保障)	賠償意外所導致的一系列合理及慣常的醫療費用
9. 每日住院現金 (附加保障)	若受保人賠償因染病或意外受傷而導致的入院治療，每宗受保受傷或受保疾病的每日住院現金之賠償可長達 90 日。 倘住院發生於受保國家或地區以外的地方，以下各限制將生效： • 每日住院現金賠償額總數將會減至保單資料頁上所顯示金額的一半；就同一次住院，每宗受保受傷或受保疾病所獲得之每日住院現金賠償，最長不得超過 90 日；及 • 無論在本公司持有多少保單, 每日住院現金上限為60 美元或港幣/ 澳門幣480 元 **受保國家或地區:* *是指香港、澳門、馬來西亞、泰國、台灣、日本、南韓、新加坡、美國、加拿大、澳洲、紐西蘭及西歐。*

B. 保費

1. 保費形式	• ADD/ PTD: 標準保費率 • AMR: 標準保費率 • HI: 均衡但並不保證
2. 保費繳付期	• 每年續保 • ADD 及 AMR: 至 75 歲 • HI: 至 64 歲
3. 保費率	ADD: $2 每千元保額 AMR: $13 每千元保額 HI: $1.5 每日保障
4. 繳付方法	跟隨基本計劃: 月繳 / 季繳 / 半年繳 / 年繳
5. 健康生活折扣	不適用

C. 產品細節

1. 投保年齡	**保障**	**投保年齡**	
	ADD/ PTD	15 日至 70 歲	
	AMR	15 日至 70 歲	
	HI	18 歲至 60 歲	
2. 續保年齡	**保障**	**續保年齡**	
	ADD/ PTD	直至	受保人 75 歲生日後一個保障週年日
	AMR		
	HI		受保人 64 歲生日前一個保障週年日
3. 性別	男性和女性		

<table>
<tr><td>4. 銷售地點</td><td colspan="4">香港/ 澳門

此計劃可提供給抵港抵澳內地人士。請參考 PRC Operations 的現行指引。</td></tr>
<tr><td>5. 貨幣</td><td colspan="4">香港：美元/港元
澳門：美元/港元/澳門幣</td></tr>
<tr><td>6. 可附加之基本計劃</td><td colspan="4">現有產品:
Admire Life 2 /BP(EP)/ ECP2/ EX-GPWLAP/ EX-KIDAP/ EX-LIFE/ FLCP3/ FLCP3 (EP)/ LESAP/MCP2/PCP2/ PE/ PEP/ QS8P/ QS12P/ TLESAP/STSP15/ TSP15/ T60/ T65/ YRT/ 5YRT/ 5YRT (Vitality)/ 10YT/ 15YRT/ CTLP20/ CTLP20 (Vitality) /TTLP20/ TTLP20 (Vitality)/ 10YMRTA/15YMRTA/20YMRTA/25YMRTA/ PL/ SCIP Pro/ SCIP Pro (Vitality)/ U-Select/ SLE2/ SCP/YRT (Vitality)

停售產品:
跟隨自選人身意外保險</td></tr>
<tr><td>7. 計劃類別</td><td colspan="4">意外保險</td></tr>
<tr><td rowspan="7">8. 最低投保額</td><td rowspan="2">保障</td><td rowspan="2">貨幣</td><td colspan="2">投保年齡</td></tr>
<tr><td>18 歲– 70 歲</td><td>15 日– 17 歲</td></tr>
<tr><td>ADD / PTD*</td><td>美元</td><td>50,000</td><td>30,000*</td></tr>
<tr><td></td><td>港元/澳門幣</td><td>400,000</td><td>240,000*</td></tr>
<tr><td rowspan="2">AMR</td><td>美元</td><td>2,500</td><td>1,000</td></tr>
<tr><td>港元/澳門幣</td><td>20,000</td><td>8,000</td></tr>
<tr><td rowspan="2">HI#</td><td>美元</td><td>40</td><td>N/A</td></tr>
<tr><td>港元/澳門幣</td><td>320</td><td>N/A</td></tr>
<tr><td colspan="4">*PTD 不適用於 17 歲或以下受保人
#HI 不適用於 17 歲或以下受保人及抵港抵澳內地人士</td></tr>
<tr><td rowspan="8">9. 最高投保額</td><td rowspan="2">保障</td><td rowspan="2">貨幣</td><td colspan="2">投保年齡</td></tr>
<tr><td>18 歲– 70 歲</td><td>15 日– 17 歲</td></tr>
<tr><td>ADD / PTD*</td><td>美元</td><td>300,000</td><td>50,000</td></tr>
<tr><td></td><td>港元/澳門幣</td><td>2,400,000</td><td>400,000</td></tr>
<tr><td rowspan="4">AMR</td><td colspan="3">保障額之 20%或並不超過:</td></tr>
<tr><td>美元</td><td>10,000</td><td>2,000</td></tr>
<tr><td>港元/澳門幣</td><td>80,000</td><td>16,000</td></tr>
<tr><td colspan="3">以較低者為準</td></tr>
<tr><td rowspan="2">HI#</td><td>美元</td><td>240</td><td>-</td></tr>
<tr><td>港元/澳門幣</td><td>1,920</td><td>-</td></tr>
<tr><td colspan="4">*PTD 不適用於 17 歲或以下受保人
#HI 不適用於 17 歲或以下受保人及抵港抵澳內地人士</td></tr>
</table>

10. 保單契約頁碼	保單契約保單契約頁碼	保單契約保單契約頁碼
	附加契約保單 (ADD)	NG0M
	附加契約保單 (AMR)	NG0N
	附加契約保單 (HI)	NG0O
	不保事項批註 (ADD/ AMR)	C41B
	不保事項批註 (HI)	C41C
	不保事項批註 (RCC)	C41D
	不保事項批註 (警察/消防員)	C41E
	不保事項批註 (司機)	C41F
	中華人民共和國批註 (ADD)	BAAK
	中華人民共和國批註 (AMR)	BAAL
	環球緊急支援服務 - 港幣/澳門幣	THKU
	環球緊急支援服務 - 美金	THKV

D. 核保規則

1. 體檢要求	跟隨基本計劃 (如果基本計劃是GIO或SIO產品,客戶便需填寫投保申請書「健康狀況」部分)
2. 財務核保要求	住院現金賠償: **<u>在職人士</u>** • 個人每日上限為240美元或1,920港元及/或安心百歲保之保障不超過3個保障單位(即75美元) **<u>非在職人士</u>** 香港: • 個人每日上限為 163 美元或 1,300 港元及/或安心百歲保之保障不超過 3 個保障單位 澳門: • 相等其父母或配偶之投保額,上限為 125 美元或 1,000 澳門幣,以較低額為準 (不適用少於 5 歲的澳門兒童) 備註: 保障已包括所有於本公司及其他險投或準之住院現金保障 (「保費回贈 - 意外住院入息保障」只適用於香港, 並不包括澳門)
3. 體檢評級	• ADD 和 AMR 跟隨PAC • HI 跟隨PAC (HI)
4. 國籍評級	• 請參閱公司內聯網的「Nationality/ Residence Rating Table 」中的「PAC」

5. 職業評級	跟隨自選人身意外保險職業評級 請參考職業評級表格(“iOCS”) : https://www3.aia.com.hk/agency/eServices/eServices.do
6. 提前保單日期/延遲保單日期	Date Back: 跟隨基本計劃 Date Forward: 不可以
7. 投保申請書	**香港:** 壽險及人身意外保險投保申請書(OPUAIF00) **澳門:** 壽險及人身意外保險投保申請書(OPMCUF13)

E. 保戶服務行政指引

1. 更改投保額	增加投保額 最少增加: • ADD: 80,000港元/ 10,000美元 • AMR: 40,000港元/ 5,000美元 • HI: 160港元/ 20美元 減少投保額 不能少於最低投保額
2. 復效	可以但受限於契約條款
3. 更改基本計劃	不可以
4. 自定期保險轉入	不適用
5. 更改繳付保費方法	跟隨基本計劃
6. 轉換現有人身意外保險系列	**合資格附加契約** • 持有效的「綜合人身意外保險」(後改稱為「人身意外保險」)/「人身意外保險」/「自選人身意外保險」附加契約 • 受保人達到 65 歲而其附加契約將於 2017 年第二季後到期 **轉換至** 「自選人身意外保險 2」 * *只提供「意外死亡及斷肢賠償」/ 「永久完全殘廢賠償」及「意外醫療賠償」* **程序** **客戶方面:** • 我們將會於受保人 65 歲時在其附加契約終止前兩個月寄出邀請函，邀請客戶轉換至「自選人身意外保險 2」而無需重新核保 • 客戶必須在指定限期前寄回給我們才能轉換計劃，否則不能申請轉換計劃

財務策劃顧問：

- 列有即將到期的附加契約客戶名單將會每半年上載到 eAC。

寄出首批邀請函

我們預計會於 2017 年第二季寄出邀請函至首批合資格的客戶

注意

- 由於「自選人身意外保險 2」的「每日住院現金」的最高保障期是 65 歲，所以無論原本的附加契約有否包括「每日住院現金」，轉換至「自選人身意外保險 2」後，只會保留「意外死亡及斷肢賠償」及「意外醫療賠償」。
- 計劃轉換後必須跟從「自選人身意外保險 2」的條款及條件。
- 轉換至「自選人身意外保險 2」後的保額：

產品名稱	計劃轉換後的保額
「綜合人身意外保險」 「人身意外保險」	ADD / PTD：跟原本計劃相同 AMR：ADD 的保額的 5%
「自選人身意外保險」	不變

- 新保費是根據「自選人身意外保險 2」的保費率而釐定
- 若原有計劃有「續保利益」，該金額亦可以轉到「自選人身意外保險 2」
- 續保佣金是根據保單年度發放。

有關安排詳情，我們會容後公佈。

F. 佣金

1. 佣金	首年: 40.5% 第二年: 18% 第三年起: 30%
2. High Issue Age FYC Adjustment	受保人年齡 / 佣金 65 歲或以下: 40.50% 66 歲: 38.50% 67 歲: 36.50% 68 歲: 34.50% 69 歲: 32.50% 70 歲: 30.50%
3. Extra 10%	不適用
4. Provident Fund	不適用
5. 上板數	FYP及FYC計算入A&H Riders的Clubs & Awards及Agency Challenges 之百分比: 100%

6. 保單數目	1 個 A&H Rider Case Count
7. FYC Adjustment	屬於 GROUP 6 - Regular Premium – A&H – Accident

G. 其他

1. 保單建議書系統(PGS)	適用： • PGS 2014 Web (PGS 14.5) • PGS 2014 iPad (PSG 14.5) • PGS 2014 Windows (PGS 14.5)
2. 產品簡介編號	
a) 英文	PTA500018
b) 繁體中文	PTA500017
c) 簡體中文	PTA500019

附錄二: 財務需要分析表格之配對

C. 適合性評估 Suitability Assessment

問題 Question			自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR*
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

	問題 Question	**自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover. It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Protection against accidents for life's journeys

PAC Select has been one of AIA's best-selling personal accident riders. It allows our customer to select protection of accidental death, disability and medical expenses.

To keep up with the ever increasing population of senior members in Hong Kong, and to offer a better protection to more people, we now announce the launch of **PAC Select 2.** It is the successor to the existing PAC Select rider. PAC Select 2 is a flexible plan that provides our customer with a financial lifeline during unforeseen critical moments. There is a basic benefit: **Accidental Death and Dismemberment (ADD)/ Permanent Total Disability Benefit (PTD)**, and two optional benefits: **Accidental Medical Expenses Reimbursement (AMR) and Daily Hospital Income (HI)** under this plan. Not only do these offer a lump sum payment upon covered injuries caused by accident as a basic benefit; but also offer optional benefit to reimburse medical expenses and pay daily hospital income.

There are some main upgrades added to PAC Select 2:

1. Extend issue age and renewal age for ADD and AMR;
2. Newly add Double Indemnity Benefit;
3. Enhance Worldwide Emergency Assistance Service; and
4. Enhance: PAC Select 2 will **NOT** be terminated until the loss of ADD/ PTD reaches 100% of Sum Assured. The premium will be reduced while the Sum Assured is reduced after the benefit is paid.

	PAC Select 2		PAC Select	
Issue Age	ADD/AMR 15 days – age 70 (Extended)	HI Age 18 – 60	ADD/AMR 15 days – age 60	HI age 18 – 60
Benefit Term	ADD/AMR Up to age 76 (Extended)	HI Up to Age 65	ADD/AMR Up to age 65	HI UP to age 65
Basic Benefit	• Accidental Death & Dismemberment / Permanent Total Disability Benefit ○ Compassionate Death Benefit ○ Renewal Benefit ○ 24-hour Worldwide Telephone Enquiry Service ○ Emergency Medical Evacuation and Repatriation of Remains (New Features) ○ Double Indemnity Benefit		• Accidental Death & Dismemberment / Permanent Total Disability Benefit ○ Compassionate Death Benefit ○ Renewal Benefit ○ 24-hour Worldwide Telephone Enquiry Service	
Optional Benefit	• Accidental Medical Expenses Reimbursement • Daily Hospital Income		• Accidental Medical Expenses Reimbursement • Daily Hospital Income	

II. Product Features

Product Positioning

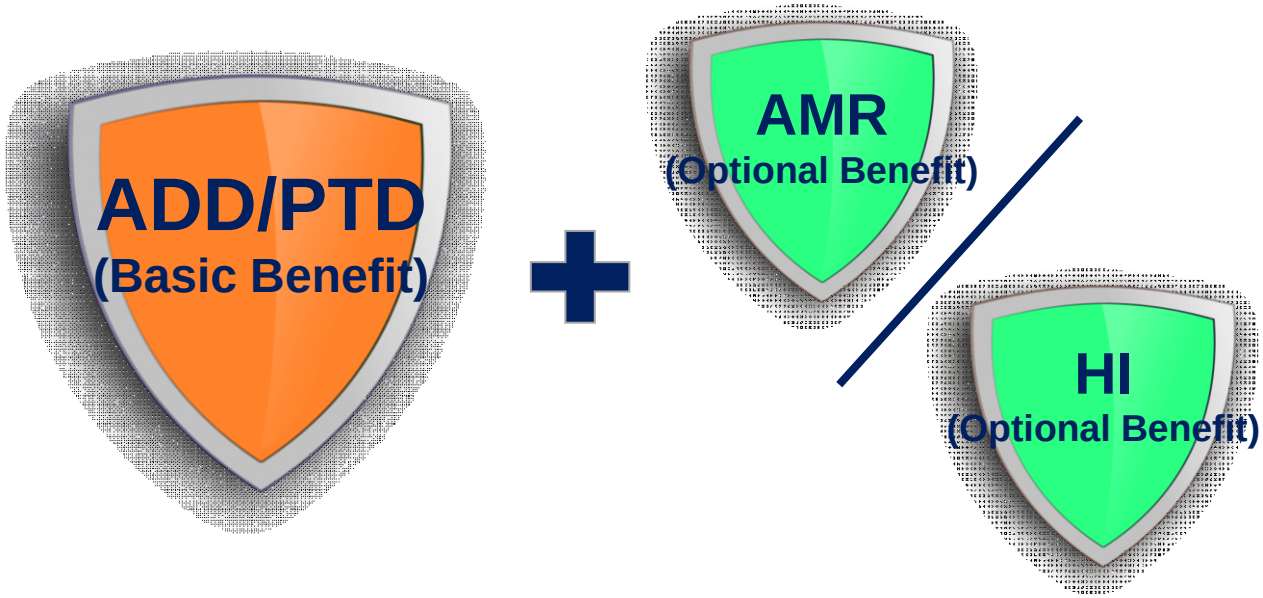
- Flexible protection for reasonable premiums.
- Customer tailor-made coverage to cater individual needs.
- Hospital Income Benefit covers hospitalization due to the covered illness or accidental injury. And, its premium is level based at the time of application (The premium is level but not guaranteed.)

Target Market

- As PAC Select 2 provides Basic and Optional Benefits with self-selected sum assured, it meets the needs of general customers in different stages of life.

Benefits Overview

PAC Select 2 is a rider that must be attached to a basic plan of choice. The features of PAC Select 2 are divided into two categories: Basic Benefits and Optional Benefits. **Optional Benefits are only purchasable with Basic Benefits**; however the customer has a choice to purchase solely the Basic Benefits or Basic Benefits plus any combination of Optional Benefits.



Basic Benefits

Accidental Death & Dismemberment (ADD) / Permanent Total Disability (PTD) Benefits
PAC Select 2 pays a lump sum **Accidental Death & Dismemberment Benefit** to help manage expenses according to the following injury listed in the benefit schedule. This benefit is payable for the losses which are resulted within 180 days after an accident caused to the insured. Here is the Benefit Schedule for the Accidental Death & Dismemberment Benefit:

Injury			% of the Sum Assured
1. Loss of Life			100%
2. Permanent total Loss of Sight of Both Eyes			100%
3. Permanent total Loss of Sight of One Eye			100%
4. Loss of or the permanent total Loss of Use of Two Limbs / One Limb			100%
5. Loss of Speech and Hearing			100%
6. Permanent and incurable insanity			100%
7. Permanent Total Loss of Hearing of			
a. both ears			75%
b. one ear			25%
8. Loss of Speech			50%
9. Permanent total loss of the lens of one eye			50%
10. Loss of or the permanent total Loss of Use of four fingers and thumb of			
a. right hand			70%
b. left hand			50%
11. Loss of or the Permanent Total Loss of Use of Four Fingers of			
a. Right Hand			40%
b. Left Hand			30%
12. Loss of or the Permanent total Loss of Use of one thumb			
a. both right joints / one right joint			30% / 15%
b. both left joints / one left joint			20% / 10%
13. Loss of or the Permanent total Loss of Use of fingers			
a. three right joints / two right joints / one right joint			10% / 7.5% / 5%
b. three left joints / two left joints / one left joint			7.5% / 5% / 2%
14. Loss of or the permanent total Loss of Use of toes			
a. all-one foot			15%
b. great-both joints			5%
c. great-one joint			3%
15. Fractured Leg or Patella with Established Non-union			10%
16. Shortening of Leg by at least 5 cm			7.5%
17. Third Degree Burns			
	Area	Damage as a Percentage of Total Body Surface Area	
a.	Head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
b.	Body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

PAC Select 2 also offers a **Permanent Total Disability Benefit** to an insured who was totally and permanently disabled within 180 days after an accident. The insured should remain totally and permanently disable for 12 consecutive months after the accident in order to be able to

receive this benefit. **Beginning from the 13th month** after the diagnosis, the insured will receive a monthly payment equal to 1% of the Sum Assured. As long as the insured's permanent disability is sustained, we will keep paying the benefit, **for up to 100 months**.

Note that Permanent Total Disability Benefit is not applicable to any insured aged 17 or below.

Provided that the benefit paid has not reached 100% of the Sum Assured, the policy is still in-force. The premium will be reduced according to the reduction of Sum Assured.

There are some features available upon the purchase of ADD / PTD:



a) Compassionate Death Benefit

We will pay a Compassionate Death Benefit upon any unfortunate death of the insured. The payable amount is equal to 1% of the Sum Assured. If the insured is covered by more than one of our plan that offers Compassionate Death Benefit, the aggregated amount payable for this benefit will cap at HK$/MOP 10,000 (or US$1,300).

b) Double Indemnity Benefit NEW

Sum Assured of ADD / PTD will be doubled if the insured dies or sustains injury incurred from the accident under following situations:

- while the insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any public common carrier;
- while the insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers;
- as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital;
- while the insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle;
- as a result of flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR;

Also, compared with other personal accident products, this Double Indemnity Benefit under *PAC Select 2* is enhanced:

Accidents triggering Double Indemnity	PAC Select 2	Secure First	PA products under B policy	PA products under M policy
Riding as a fare paying passenger in any Public Common Carrier	Covered (include ferry, bus, MTR, taxi, airplane and etc.)	Covered but excluded taxi and ferry	Covered but excluded taxi, airplane and ferry	Covered (include ferry, bus, MTR, taxi, airplane and etc.)
In the elevator car (excluded elevator in mines and construction sites)	Covered	Covered	Covered	Not covered
As a direct result of the burning public buildings (Theatre, public auditorium, hotel, school and hospital)	Covered	Covered	Covered	Not Covered
As a pedestrian injured in a traffic accident	Covered	Not Covered	Not Covered	Covered
Flooding / Landslide in Hong Kong or Macau	Covered	Not Covered	Not Covered	Covered

c) Renewal Benefit

This policy offers a renewal benefit each year during the first 5 policy years. The benefit equals to 5% of the Sum Assured will be automatically added to the Sum Assured upon renewal of the Supplementary Contract each year, up to a maximum of 25% of the Sum Assured. This benefit does not require any additional payment of premium.

If the same insured is covered by more than one policy offering Renewal Benefit (or as known

as “Renewal Bonus”), the aggregated Sum Assured used to calculate the Renewal Benefit is subject to a maximum limit of US$100,000 or HK$/ MOP800,000,i.e. the Insured can get Renewal Benefit is US$25,000 or HK$/ MOP200,000 at most.

d) Worldwide Emergency Assistance Services NEW

- Emergency medical evacuation and repatriation of remains. The per life limit is up to HK$/ MOP5,000,000 or US$625,000.
- 24-hour worldwide telephone enquiry services

Optional Benefits

i. Accidental Medical Expenses Reimbursement (AMR) Benefit

Accidental Medical Expenses Reimbursement Benefit offers reimbursement for any reasonable and customary medical expenses that were incurred within 52 weeks after the accident, up to the Sum Assured for this benefit. A range of necessary medicines, treatment and services are coved.

ii. Daily Hospital Income (HI) Benefit

Daily Hospital Income Benefit is payable daily for any hospitalization due to a covered illness or an accidental injury. This benefit pays up to a maximum of 90 days for same confinement.

Note that this benefit is not applicable to any insured aged 17 or below.

III. Case Study

Case1:

Mr. Fong, aged 50, had purchased *PAC Select 2* with Accidental Medical Expenses Reimbursement (AMR) and Daily Hospital Income (HI) optional benefits three years ago. Unfortunately he was injured during a landslide. His left eye was injured and he cannot see out of it anymore. He underwent a surgery after the accident and was hospitalized for 14 days.

Insured's details

Gender : Male
Age : 50

Coverage of purchased *PAC Select 2*

	Sum Assured (HK$)	Annual Premium (HK$)
Basic Benefit:		
ADD	1,000,000	2,000
Optional Benefit:		
AMR	40,000	520
HI	320	480
	Total Premium:	**3,000**

- PAC Select 2 will pay him 100% of Sum Assured as the ADD benefit for loss of sight of one eye
- Since his injury is a direct result of a landslide, Double Indemnity Benefit is also payable.
- AMR benefit reimburses the cost for his surgery
- HI benefit pays him a daily income during 14 days he stayed in the hospital

Amount Claimed

	Actual Medical Expense (HK$)
Surgery Fee	25,000
Hospitalization in standard ward for 14 days in a local government	1,400

Policy Component	Amount Claimed(HK$)
ADD	1,120,000 (including Sum Assured:1,000,000 Renewal Benefit for 3 years: 120,000[1])
Double Indemnity Benefit	1,120,000
AMR	25,000
HI	4,480 (320 x 14 days = 4,480)
Total Amount Claimed:	**2,269,480**

Remarks:

1 The highest aggregate limit on the Sum Assured used to calculate the Renewal Benefit is HK$800,000, therefore, the Renewal Benefit per year of Mr. Fong's PAC Select 2 is HK$40,000 (i.e. HK$800,000 x 5%), and HK$120,000 for 3 years in total.

Case 2: (NEW)

Miss Leung, aged 30, has purchased *PAC Select 2*. Unfortunately, she was injured in three accidents consecutively in three years. The first lost both of her right joints on right thumb is in the third policy year. At the subsequent policy years, she lost the use of Toes of All-One foot and eventually, she passed away in the third accident.

Insured's details

Gender : Female
Age : 30

Coverage of purchased *PAC Select 2*

Policy Date:	1 January 2017	
Currency:	HK$	
Basic Benefit	Sum Assured	Annual Premium
ADD/ PTD	**800,000**	1,600

Amount Claimed

Policy Year	% of the Sum Assured	Renewal Benefit (HK$)	Amount Claimed (HK$)	Current Sum Assured after benefit payable (HK$)
1	0	0[1]	0	**800,000**
2	0	**40,000** *= 800,000 x 5%*[2]	0	**800,000**
3	30% (Both right joints on right thumb)	**80,000** *= 40,000 + 800,000 x 5%*[3]	**264,000** *= (800,000x30%) + 80,000 x 30%*[4]	**560,000** *= 800,000 – (800,000 x 30%)*[5]
4	15% (Toes of All-One foot)	**84,000** *= 560,000 x 5% + (80,000 – 80,000 x 30%)*[6]	**132,600** *= (800,000 x 15%) +84,000 x 15%*[7]	**440,000** *= 800,000 – (800,000 x 30%) – (800,000 x 15%)*[8]
5	100% (Death)	-	533,400 *= 440,000+ (84,000 – 84,000x15%) + (440,000x5%)*[9]	0
		Total Claim Amount	**930,000**	

1. First policy year does not have Renewal Benefit.

2. Renewal Benefit of the second policy year = 5% of the Sum Assured *(800,000 x 5%)*

3. Accumulated Renewal Benefit in the third policy year
   = 40,000 brought forward from last policy year + 5% of the Sum Assured of the third policy year *(800,000 x 5%)*

4. Amount Claimed
   = Loss deducted from the Sum Assured *(800,000 x 30%)*
   + Loss deducted from the Renewal Benefit *(80,000 x 30%)*

5. Current Sum Assured
   = Original Sum Assured *(800,000)*
   – Payable upon the first accident *(800,000 x 30%)*

6. Accumulated Renewal Benefit in the fourth policy year
   = 5% of the Current Sum Assured *(560,000 x 5%)*
   + Remaining Renewal Benefits after the payment of the first accident *(80,000 – 80,000 x 30%)*

7. Amount Claimed
   = Loss deducted from the Sum Assured *(800,000 x 15%)*
   + Loss deducted from the Renewal Benefit *(84,000 x 15%)*

8. Current Sum Assured
   = Original Sum Assured
   – Payable upon the first accident *(800,000 x 30%)*
   – Payable upon the second accident *(800,000 x15%)*

9. Amount Claimed
   = Current Sum Assured *(440,000)*
   + Remaining Renewal Benefits after the payment of the second accident *(84,000 – 84,000 x15%)*
   + Renewal Benefit of the fifth year *(440,000 x 5%)*

Calculation of Premium after benefits paid

Premium = Current Sum Assured x premium rate

Policy Year	Current Sum Assured (HK$)	Remaining % of the Sum Assured	Premium of next policy year after benefit payable (HK$)
1	800,000	100%	1,600
2	800,000	100%	1,600
3	560,000	70% = 100% – 30%	1,120 = 1,600 x 70%
4	440,000	55% = 70% – 15%	880 = 1,600 x 55%

IV. Plan Conversion of existing rider of CPA / PAC / PAC Select

To continue providing protection to the customer who holds the following in-force rider:

- Complementary Personal Accident Insurance" (renamed as "Personal Accident Contract" later)
- Personal Accident Contract ("PAC")
- PAC Select

We will invite the customer who is at age of 65 and his rider will be expired after the 2nd quarter of 2017 to convert their rider to PAC Select 2 (only provide ADD and AMR benefits) without underwriting.

Eligible rider

- The rider is still in-force
- The Insured is at age of 65 and his rider will be expired after the 2nd quarter of 2017

First batch of sending out invitation letter

We expect to send out the invitation letter to the first batch of eligible customers at the second quarter of 2017.

Materials to be sent out

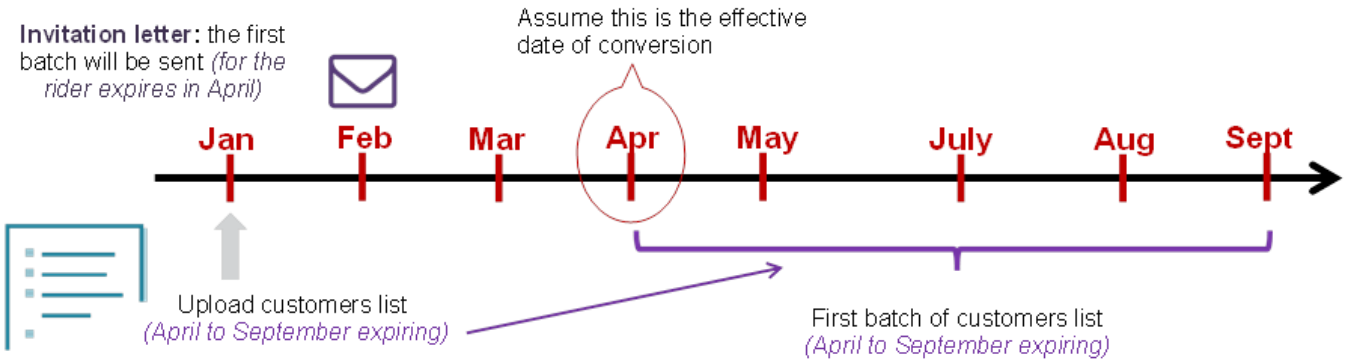
Financial Planner:

A customer list will be uploaded to eAC two times per year containing rider information reaching the expiry date.

Customer:

Invitation letters will be sent to the customers 2 months before the rider expiry date.
(The customer should sign and return the invitation letter before the deadline mentioned in the letter.)

Below is the illustration of the flow of plan conversion:



For the details of arrangement (please also refer to the Appendix I "POS Guideline"), we will announce later.

V. Market Comparison (NEW)

Overall Comparison:

- Only "PAC Select 2" provides Daily Hospital Income, but "PRUaccidenx care plus" and "Personal Accidenx Benefit" do not offer.
- The claim amount of bone-setting, acupuncture, chiropractic treatments and physiotherapy of "PAC Select 2" is better than "Personal Accidenx Benefit" while "PRUaccidenx care plus" does not provide these benefits.

A. Products Comparison

Company	AIA		PrudX	ManX	
Product Name	**PAC Select 2**		**PRUaccidenx care plus**	**Personal Accidenx Benefit**	
Issue Age	0 - 70		16 - 60 (Next Birthday)	0 - 65	
ADD / AMR Benefit Term	76		to age 65	75	
HI Benefit Term	65				
Plan	**Adult (age 18 – 70)**	**Juvenile (15 days – age 17)**	**Aged 16 – 65**	**Aged 16 or above**	**Aged 15 or below**
Maximum of ADD	USD 300,000/ HKD/ MOP 2,400,000	USD 50,000 / HKD/ MOP 400,000	USD 700,000/ HKD 5,600,000	5 times of the sum assured of its basic plan, or USD1,000,000/ HKD8,000,000, whichever is lower	5 times of the sum assured of its basic plan, or USD50,000/ HKD400,000, whichever is lower
Minimum of ADD	USD 50,000/ HKD / MOP 400,000	USD 30,000/ HKD/ MOP 240,000	USD 10,000/ HKD 80,000	USD 50,000/ HKD 400,000	USD 31,250/ HKD 250,000
Maximum of AMR (per accident)	20% of the sum assured of ADD (Maximum: USD 10,000/ HKD 80,000)	20% of the sum assured of ADD (Maximum: USD 2,000/ HKD 16,000)	5% of the sum assured of ADD (Default Ratio)	10% of the sum assured of ADD or USD 12,500 / HKD 100,000, whichever is lower	USD2,500 / HKD20,000
Minimum of AMR (per accident)	USD 2,500 / HKD 20,000	USD 1,000 / HKD 8,000	5% of the sum assured of ADD (Default Ratio)	USD 2,500 / HKD 20,000	USD 2,500 / HKD 20,000

Company	AIA	PrudX	ManX
Product Name	**PAC Select 2**	**PRUaccidenx care plus**	**Personal Accidenx Benefit**
Sub-limit:			
– **Bone-setting**	Fracture: USD 125 /HKD 1,000 Non-fracture: USD 62.5/ HKD 500 (per accident, per person)	The medical expenses are up to 10% of medical indemnity amount.	USD 75 / HKD 600 (per accident)
– **Acupuncture**			
– **Chiropractic treatments**	Included in AMR		USD 38 / HKD 300 (per accident, limited to once per day)
– **Physiotherapy**			
– **Auxiliary Equipment**			Included
Maximum of HI	USD 240/ HKD 1,920		
Minimum of HI	USD 40/ HKD320		
Double Indemnity	Included	Included	Included
Compassionate Death Benefit	Included		Included
Renewal Benefit	Included		Included
Worldwide Emergency Assistance Services	Included		Included

Coloured cells indicate AIA's PAC Select 2 is better.

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Market Product Comparison Remarks & Disclaimer

Disclaimer： **AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in June 2016. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.**

Note： **This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).**

Appendix 1: Product Description

Product Name	**PAC Select 2**	
Launch Date	Hong Kong & Macau: 21 September, 2016 (according to the application date)	
Basic/ Rider	Rider	
Overview	• A comprehensive accident rider plan, providing: ➢ Basic Benefit - Accidental Death & Dismemberment (ADD) - Permanent Total Disability (PTD) - Double Indemnity Benefit - Compassionate Death Benefit - Renewal Benefit - Worldwide Emergency Assistance Services ➢ (Optional) Accidental Medical Expenses Reimbursement Benefit (AMR) ➢ (Optional) Daily Hospital Income Benefit (HI) • The issue age of ADD and AMR will be extended to age of 70 while the issue age of HI will be up to 60. • The benefit term of ADD and AMR will be extended to age of 76 and HI will be 65.	
Plan Shortnames	ADD	CPAADDND
	AMR	CPAMRND
	HI	CPAHIND

A. Benefit

1. Benefit Term	ADD: up to age 76 AMR: up to age 76 HI: up to age 65	
2. Coverage Effective Date	**Items**	**Effective Date (after the policy commences)**
	Covered Injury	Immediately
	(for HI Benefit) Covered Illness	30 days
	(for HI Benefit) Treatment or surgery for tonsils, adenoids, hernia or a disease of the female reproductive organs	120 days
3. Accidental Death & Dismemberment/ Permanent Total Disability (Basic Benefit)	The claim amount of ADD is equal to the percentage of the Sum Assured corresponding to the relevant loss (please refer to the schedule of Benefit Provisions in Part I shown in the policy contract). When as a result of Covered Injury and commencing within 180 days from the date of an Accident, the Insured has sustained a Total and Permanent Disability, and provided that such Disability has continued uninterrupted for a period of 12 consecutive months and is total, continuous and permanent	

	at the end of this period, PTD provides 1% of the Sum Assured each month during the continuance of such permanent and total disability starting on the 13th month up to a maximum of 100 months *(*PTD is not applicable to the Insured aged 17 or below on the date of the accident giving rise to the injury)*. This benefit will immediately be ceased if the disability ceases or the Insured becomes able to return to work, or upon the death of the Insured. If the aggregate amount claimed benefit is not exceeding 100% of sum assured of ADD and/ or PTD, the policy will not be terminated. The sum assured and premium will be reduced accordingly after the claim is paid and the policy is in force.
4. Double Indemnity	Sum assured will be doubled if the Insured dies or sustains injury incurred from the accident under the following situations: • while the Insured is riding as a fare-paying passenger (not as a pilot / operator or a member of the aircrew) in any Public Common Carrier; • while the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; • as a direct result of the burning of the following public buildings ONLY: theatre, public auditorium, hotel, school and hospital; • while the Insured is a pedestrian injured in a traffic accident and / or struck by any motor driven / powered vehicle; • as a result of flooding and / or landslide caused by natural disaster in Hong Kong SAR or Macau SAR;
5. Compassionate Death Benefit	• 1% of Sum Assured • The aggregate limit is US$1,300 or HK$/ MOP10,000 per life irrespective of no. of policies with compassionate death benefit with Company
6. Renewal Benefit	5% of the Sum Assured will be automatically added to the Sum Assured upon renewal of the policy each year up to the fifth policy anniversary. To calculate the Renewal Benefit (or as known as “Renewal Bonus”), the highest aggregate limit on the Sum Assured is US$100,000 or HK$800,000 per life for all policies held, i.e. the Insured can get Renewal Benefit is US$25,000 or HK$/ MOP200,000 at most.
7. Worldwide Emergency Assistance Benefit	• 24-Hour worldwide telephone enquiry services • Emergency Medical Evacuation Arrange emergency medical transport to the nearest medical facility that is adequately equipped

	• Repatriation of Remains If the Insured dies during a Trip, the Provider will organize the repatriation of the Insured's body to the country or place of which the Insured was a permanent resident at the time the Trip commenced (being Hong Kong, Macau or the People's Republic of China, as the case may be). Emergency Medical Evacuation and Repatriation of Remains, with per life limit up to HK$/MOP5,000,000 or US$62,500.
8. Accidental Medical Expenses Reimbursement (Optional Benefit)	The reasonable and customary medical expenses reimbursement incurred by accident.
9. Daily Hospital Income (Optional Benefit)	Reimbursement a Daily HI up to max of 90 days for the same confinement if the Insured is admitted to hospital due to a covered illness or an accidental injury. If the confinement occurs other than in one of the Covered Countries or Places, then: • Benefit shall be reduced to 50% for each day of confinement, and shall be subject to a maximum of 90 days for the same confinement; • Payment of the daily hospital income by the Company shall be subject to a maximum aggregate limit of US$60 or HK$/ MOP 480 per day of confinement irrespective of the number of policies issued by the Company **Covered Countries or Places:* *Hong Kong, Macau, Malaysia, Thailand, Taiwan, Japan, South Korea, Singapore, United States of America, Canada, Australia, New Zealand and Western Europe.*

B. Premium

1. Premium Structure	• ADD/ PTD: standardized premium rate • AMR: standardized premium rate • HI: level but not guaranteed premium
2. Premium Term	• Yearly renewal • ADD and AMR: up to age of 75 • HI: up to age of 64
3. Premium Rates	ADD: $2/ 1,000 coverage AMR: $13/ 1,000 coverage HI: $1.5/ 1 daily benefit
4. Payment Mode	Follow basic plan: Annual / Semi-annual / Quarterly / Monthly
5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	**Benefits**	**Issue Age**	
	ADD/ PTD	15 days – age 70	
	AMR	15 days – age 70	
	HI	age 18 – 60	
2. Renewal Age	**Benefits**	**Renewal Age**	
	ADD/ PTD	until the end of cover period	immediately following 75th birthday of the Insured
	AMR		
	HI		immediately following 64th birthday of the Insured
3. Sex	Male and female		
4. Region	Hong Kong and Macau This plan is available to PRC Nationals. Please refer to the prevailing guidelines by PRC Operations.		
5. Currency	Hong Kong region: US$ / HK$ Macau region: US$ / HK$ / MOP		
6. Attachable to basic plan	For on-shelf product: Admire Life 2 /BP(EP)/ ECP2/ EX-GPWLAP/ EX-KIDAP/ EX-LIFE/ FLCP3/ FLCP3 (EP)/ LESAP/ MCP2/ PCP2/ PE/ PEP/ QS8P/ QS12P/ TLESAP/ STSP15/ TSP15/ T60/ T65/ YRT/ 5YRT/ 5YRT (Vitality)/ 10YT/ 15YRT/ CTLP20/ CTLP20 (Vitality) /TTLP20/ TTLP20 (Vitality)/ 10YMRTA/ 15YMRTA/ 20YMRTA/25YMRTA/ PL/ SCIP Pro/ SCIP Pro (Vitality)/ U-Select/ SLE2/ SCP/ YRT (Vitality) For closed product: Follow the list of *PAC Select*		

7. Product Group

Accident

8. Minimum Sum Assured

Benefit	Currency	Issue Age	
		Age 18 – 70	15 days – Age 17
ADD / PTD*	US$	50,000	30,000*
	HK$ / MOP	400,000	240,000*
AMR	US$	2,500	1,000
	HK$ / MOP	20,000	8,000
HI#	US$	40	N/A
	HK$ / MOP	320	N/A

**PTD is not applicable for the insured aged 17 or below.*
#HI is not applicable for the insured aged 17 or below and PRC Nationals.

9. Maximum Sum Assured

Benefit	Currency	Issue Age	
		Age 18 – 70	15 days – Age 17
ADD / PTD*	US$	300,000	50,000
	HK$ / MOP	2,400,000	400,000
AMR	20% of Sum Assured or not exceeding:		
	US$	10,000	2,000
	HK$ / MOP	80,000	16,000
	whichever is lower		
HI#	US$	240	-
	HK$ / MOP	1,920	-

**PTD is not applicable for the insured aged 17 or below.*
#HI is not applicable for the insured aged 17 or below and PRC Nationals.

10. Contract Laser Print Code

Contract	Contract Laser Print Code
Supplementary Contract (ADD)	NG0M
Supplementary Contract (AMR)	NG0N
Supplementary Contract (HI)	NG0O
Exclusion Endorsement (ADD/ AMR)	C41B
Exclusion Endorsement (HI)	C41C
Exclusion Endorsement (RCC)	C41D
Exclusion Endorsement (Police/ Fireman)	C41E
Exclusion Endorsement (Driver)	C41F
PRC Endorsement (ADD)	BAAK
PRC Endorsement (AMR)	BAAL
Worldwide Emergency Assistance - HK$/ MOP	THKU
Worldwide Emergency Assistance - US$	THKV

D. Underwriting Guidelines

1. Medical Requirements	Follow basic plan (Need to complete 'Medical Information' in the application form if basic plan is Guaranteed Issued Offer (GIO) or Simplified Issue Offer (SIO) product)
2. Financial Requirements	For HI Benefit: **Gainfully Employed** • Allow up to US$ 240/ HK$1,920and/or Health 100 coverage does not exceed 3 cover units (i.e. US$75) **Non-income group** For Hong Kong: • Allow up to US$163/ HK$1,300 and / or Health 100 coverage does not exceed 3 cover units per life For Macau: • Same as his/ her spouse/ parent subject to a maximum of US$ 125/ MOP1,000, whichever is lower (not applicable to Macau juvenile age <5) Remarks: The above amount of coverage includes ALL hospital income coverage already acquired or being applied under our Company and other insurance companies are inclusive (for Macau, it excludes "Premium Refund – Accident HI" which is for HK only).
3. Medical Rating	• ADD and AMR follow PAC • HI follows PAC (HI)
4. Nationality Rating	• Refer to the column of "PAC" under the "Nationality and Residence Rating Table" shown in the company intranet.
5. Occupational Rating	Follow occupation rate of PAC The Occupation Rating System ("iOCS") can check the occupational rating via https://www3.aia.com.hk/agency/eServices/eServices.do:
6. Date Back/ Date Forward	Date Back: Follow basic plan Date Forward: Not allowed
7. Application Form	**Life Application form** **Hong Kong:** Life and Personal Accident Insurance Application Form – OPUAIF00 **Macau:** Life and Personal Accident Insurance Application Form – OPMCUF13

E. POS Guidelines

1. Change of Sum Assured	<u>Increase Sum Assured</u> Subject to the following minimum: • for ADD: HK$80,000 / US$10,000 • for AMR: HK$40,000 / US$5,000 • for HI: HK$160 / US$20 <u>Decrease Sum Assured</u> Subject to minimum Sum Assured
2. Reinstatement	Allowed but subject to the terms and conditions stated in policy contract
3. Plan Change	Not Allow
4. Term Conversion	Not Applicable
5. Change Payment Mode	Follow basic plan
6. Plan Conversion of existing rider of *CPA / PAC / PAC Select*	**<u>Eligible Rider</u>** • In-force rider: “Complementary Personal Accident Insurance” (renamed as “Personal Accident Contract” later)/ “Personal Accident Contract” / “PAC Select” • The Insured is at age of 65 and his rider will be expired after the 2nd quarter of 2017 **<u>Change to</u>** *PAC Select 2* *only provide ADD/ PTD benefit and AMR benefit **<u>Procedure</u>** **Customer:** • We will send out the invitation letter 2 months before the rider expiry date when the Insured is at age of 65 in order to invite the customer to change to PAC Select 2 without underwriting • Customer is required to accept and send the signed invitation letter to us by the deadline. Once we do not receive the signed invitation letter after the deadline, no plan conversion is allowed **Financial Planner:** • A customer list will be uploaded to eAC two times per year containing rider information reaching the expiry date. **<u>First batch of sending out invitation letter</u>** We expect to send out the invitation letter to the first batch of eligible customers at the second quarter of 2017 **<u>Notes</u>** • As the benefit term of HI of *PAC Select 2* will be up to age of 65, it will only keep ADD and AMR after the plan conversion regardless the original plan with HI or not

- Terms and conditions will follow *PAC Select 2* after the plan conversion
- Sum Assured after convert to *PAC Select 2*:

Product	Sum Assured after conversion
CPA PAC	ADD / PTD: same as the original plan AMR: 5% of ADD
PAC Select	Unchanged

- The new premium is subject to the premium rate of *PAC Select 2*
- The "Renewal Benefit" (if applicable) will be carried forward to the *PAC Select 2*
- Continue the renewal commission scale according to the policy year

For the details of arrangement, we will announce later.

F. Agent Compensation

1. Commission	1st: 40.5% 2nd: 18% 3rd onwards: 30%
2. High Issue Age FYC Adjustment	

Insured Age	Commission
Age <= 65	40.50%
Age = 66	38.50%
Age = 67	36.50%
Age = 68	34.50%
Age = 69	32.50%
Age = 70	30.50%

3. Extra 10%	Not Applicable
4. Provident Fund	Not Applicable
5. Production Count	Percentages of FYP and FYC counts to the Clubs & Awards and Agency Challenges for A&H riders: 100%
6. Case Count	1 A&H Rider Case Count
7. FYC Adjustment	GROUP 6 - Regular Premium – A&H – Accident

G. Others

1. Proposal Generation System(PGS)	Applies to the following versions： • PGS 2014 Web (PGS 14.5) • PGS 2014 iPad (PSG 14.5) • PGS 2014 Windows (PGS 14.5)
2. PTA Number for Brochure	
a) English	PTA500018
b) Traditional Chinese	PTA500017
c) Simplified Chinese	PTA500019

Appendix 2: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

			自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR*
問題 Question			
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	✓
		6-10years 年	✓
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

	問題 Question	**自選人身意外保險 2 - 意外死亡及斷肢* PAC Select 2 –ADD* 自選人身意外保險 2 - 意外醫療* PAC Select 2- AMR***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	✓
	1-5 years 年	✓
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

AIA Hong Kong

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Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Only)

From: Felix Fung

Copy: Mr. Peter Crewe / Ms. Bonnie Tse / Mr Jim Jan Zen / All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre

Dept: Product Strategy and Management

2018 全方位 銳精兵 勤奮進
Next-Gen Agency Expansion

Date: 24 October 2018

Total page: 5 pages + enclosures

Subject: (Ref : A181001) **推出「競跑保」**
The Launch of Runner Guard

我們將會於 **11 月 2 日**推出一個嶄新的一般保險產品---**「競跑保」**，專為因參加跑步活動導致的運動創傷而設的保險，而且保障期更短至一日並可透過 iPoS 投保，提供適時靈活的保障。

以下是「競跑保」的特點：

- 受保跑步活動不僅包括香港本地，還**包括海外舉辦之跑步賽事** (例如: 東京馬拉松)
- 於跑步活動中造成的**運動創傷均受保障**，例如心臟驟停、韌帶撕裂等等
- 因跑步活動中受到指定動物襲擊而導致受傷，均可獲得賠償
- 投保額**高達 100 萬港元**
- 不論醫療費用多少或受傷情況，**「競跑保」**均以**一筆過形式作出賠償**
- **投保程序簡易**，不需要填寫職業、吸煙習慣及住址
- **靈活保障期** (又名為: 保險有效期) 以供選擇， 4 個選項分別為:

  1 日、3 日、30 日 及 90 日

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AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

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Memo

投保時「**競跑保**」時，請注意以下事項：

- 「**競跑保**」乃屬於一般保險，財務策劃顧問必須考獲一般保險牌照 (i.e. Paper 2) 並於公司 註册才可投保
- 為鼓勵電子化投保，「**競跑保**」不會設有紙張申請表格(i.e. application form)，財務策劃顧問可透過 iPoS 投保
- 於投保前 6 個月內，獲醫生建議不能參加任何跑步活動的客戶均不能投保
- 同一保障期只適用於 1 份「競跑保」保單。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 查詢。

We are pleased to announce that a new general insurance product, "Runner Guard" will be launched on **2 November**. It provides coverages specifically targeted on sports injuries incurred during running events. The coverage period can be as short as 1 day, and the application can be completed through iPoS, providing a timely and flexible protection.

Below are the highlights of ***Runner Guard***:

- Covered running events include not only competitions held locally in Hong Kong, but also **include overseas competitions**, such as Tokyo Marathon.
- **Cover sports injuries** incurred at running events (e.g. cardiac arrest, ligament tear)
- Covers injuries caused by specific wild animals at running events
- Sum assured is **up to HK$1,000,000**
- **Lump sum benefit paid out** under ***Runner Guard*** regardless of the medical expenditure or injury seriousness.
- **Simple and easy application process** - Occupation, smoking habit and residential address are not required.
- **Flexible cover periods** (also known as "Period of Insurance"), four options to choose from: 1 day, 3 days, 30 days and 90 days

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When you apply ***Runner Guard***, please be reminded that:

- ***Runner Guard*** is a **general insurance**. Financial Planner should pass and hold the general insurance license (i.e. Paper 2) and being registered with our company.
- To encourage e-application, **application in paper forms will NOT be available**. Financial Planner should therefore apply through iPoS.
- Should the customer be advised by registered medical practitioner not to participate in any running activity within 6 months before the application, he/she shall NOT apply for the policy.
- Only one ***Runner Guard*** policy can be applied for the same coverage period

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2018 年 10 月 27 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册 • 印刷版本將於 2018 年 11 月 01 日起開始送抵香港各營業辦事處
產品簡介	• 財務策劃顧問可於 2018 年 10 月 27 日起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本將於 2018 年 11 月 01 日起開始送抵香港各營業辦事處 • 產品簡介編號 - 英文： PTA999442 - 繁體中文： PTA999443
保單契約	可於 2018 年 10 月 24 日登入 Contract Library 下載

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Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 27 October 2018 • Printed version will be delivered to Agency offices in Hong Kong starting from 1 November 2018
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 27 October 2018 • Printed version will be delivered to Agency offices in Hong Kong starting from 1 November 2018 • PTA number for Brochure: - English: PTA999442 - Traditional Chinese: PTA999443
Policy Contract	Available at Contract Library on 24 October 2018

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此產品資料冊只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
只供 AIA 內部使用不得發放予任何公眾人士、客戶或準客戶。

I. 引言

近年愈來愈多人參與長跑及越野跑運動，挑戰自我，這股熱潮帶動世界各地的馬拉松及越野跑賽事興起，跑手往往花約一年時間備戰，絕不兒戲。然而，有關長跑及越野跑運動之意外亦有所增長。不論從本地還是國際新聞中，亦不時看見有關跑步活動期間因受傷、運動型中暑、心臟驟停而送院治理或死亡等相關報導。（見圖 1） 此外，運動創傷 (例如：骨折 或 韌帶撕裂) 亦可帶來龐大的醫療開支。

（圖 1）



2015 – 2017年
香港渣打馬拉松受傷數字

年份	受傷人數
2015	1,097
2016	834
2017	853

資料來源: 香港01新聞報導
2018年01年18日

II. 產品設計及保障概覽

「競跑保」於跑步活動內全程提供貼心保障，與客戶並肩同行，
讓客戶更可安心享受跑步過程：



* 受保參與活動時段	在受保跑步活動期間，由大會指定的活動開始時間至受保人退出活動或受保人越過終點線的時間內，並包括輔助醫療人員或註冊醫生於受保人退出活動或受保人越過終點線後所立即提供的緊急醫療援助時間，但不包括任何於受保跑步活動開始前的等候時間或參與受保跑步活動後的活動時間（例如: 頒獎儀式）。

受保跑步活動	受保跑步活動必須是符合以下所有條件並舉辦予公眾參與的跑步比賽或活動，涵蓋既定距離及/或賽程，包括但不限於慈善或贊助活動: • 至少有 50 名參加者; • 每名參加者的報名費用不得超過 5,000 港元; • 須為開放予公眾或由本公司舉辦或贊助的活動; • 整項活動須於同一國家的邊境內進行; • 活動涵蓋距離及/或賽程最少相等於 3,000 米或以上； • 整項活動須於最多不高於海拔 2000 米內進行; • 現場須提供急救護理服務; • 及僅涉及受保跑步項目。

每次意外將獲支付最多 1 項保障（以保額最高的保障為準），
而同一保障期只適用於 1 份「競跑保」保單。
當賠償總額達到保額的 100%後，保單將會自動終止。

III. 產品定位及銷售優勢

產品定位

「競跑保」是一個嶄新的一般保險產品，特別為跑手度身設計的保障，全面配合專業及業餘跑手的需要，保障客戶於跑步活動期間多種因跑步而引致的運動創傷。

銷售優勢

01 一筆過賠償，並非以實報實銷形式發放，客戶可靈活使用

02 包括韌帶撕裂 / 肌腱斷裂保障

03 保障內容專為長跑愛好者而設，同時適用於專業跑手

04 保障涵蓋本地及海外慈善跑以至大型跑步活動

05 靈活保障期以供選擇

保障期選項

1 日	/	3 日	/	30 日	/	90 日

於客戶所選擇的保障期內，不論受保人是否參與多於一項受保的跑步活動，只要保單的賠償總額仍未達到保額 100%，這些活動皆獲得保障。 與現有的個人意外保障產品相比，這種靈活性對於「競跑保」而言絕對是獨一無二。

注意事項

在推銷「競跑保」予您的客戶前，您需要知道...

- 這產品屬於一般保險產品，須持有 Paper 2 牌照方可銷售。
- 投保成功後，客戶不能夠取消保單。
- 雖然本產品不需要核保，但申請人仍須確認一項個人聲明。
  (有關個人聲明之詳情，可參考 **FAQ 問題編號 10**)

IV. 保障內容

跑步創傷保障

1. 基本保障

心臟驟停、昏迷、永久喪失肢體或視力、死亡

如受保人於受保參與活動時段內不幸發生以下情況，「競跑保」會支付保額的 100% 作為賠償：

- 心臟驟停，而其後存活；
- 因意外而進入昏迷狀態，並持續最少48小時;
- 永久喪失肢體或視力；或
- 不幸身故。

運動型中暑

於受保參與活動時段內，如受保人出現運動型中暑，因而需要住院超過24小時，「競跑保」會為每次住院一筆過支付 10,000 港元為賠償。

2.肌腱斷裂及韌帶撕裂



於受保參與活動時段內，如受保人因意外而導致一處或多處受保部位肌腱斷裂或韌帶撕裂，並需接受手術，「競跑保」會支付保額的 10% 作為賠償。如受保人不需接受手術，「競跑保」亦會一筆過支付 5,000 港元為賠償。

受保肌腱斷裂及韌帶撕裂包括：
• 跟腱斷裂
• 髕骨肌腱斷裂
• 四頭肌肌腱斷裂
• 大腿腘繩肌肌腱撕裂
• 韌帶撕裂 (踝關節或膝關節部位)

3. 骨折



於受保參與活動時段內，如受保人因意外而導致一處或多處受保部位骨折，並需接受手術，「競跑保」會支付保額的 5%作為賠償。如受保人不需接受手術，「競跑保」亦會一筆過支付 5,000 港元為賠償。

受保骨折部位包括：
• 踝骨 • 尺骨 • 腓骨 • 橈骨 • 脛骨 • 肱骨 • 股骨 • 肩胛骨 • 髕骨 • 鎖骨 • 盆骨 （髂骨、坐骨及恥骨） • 面骨 （下頜骨、上頜骨、下鼻甲、鼻腔、鼻、腭、顴骨及犁骨） • 椎骨 • 肋骨 • 胸骨 • 頭骨 • 腕骨 （舟狀骨、梯形、菱形、頭狀、鉤狀、碗豆狀、三角形及月骨狀）

於多處骨折之情況下，受保人只能獲取一處骨折之賠償。

4. 脫臼



於受保參與活動時段內，如受保人因意外而導致受保關節脫位，並需接受骨科治療，「競跑保」會為首次關節脫位一筆過支付 3,000 港元為賠償。

受保關節部位包括：
• 脊柱 • 肘部 • 臀部 • 踝關節 • 膝蓋 • 肩胛骨 • 手腕

如在同一意外中同時發生關節脫臼與骨折，「競跑保」只會支付骨折賠償。而如在同一意外中發生於多處脫臼，「競跑保」將支付不多於 3,000 港元作為賠償。

野外保障

於受保參與活動時段內，如受保人因意外無故遭到野豬、箭豬、狗、蛇、牛或猿猴襲擊，並需於醫院或門診接受治療，「競跑保」會按受傷情況一筆過支付野外保障的賠償，賠償金額如下：

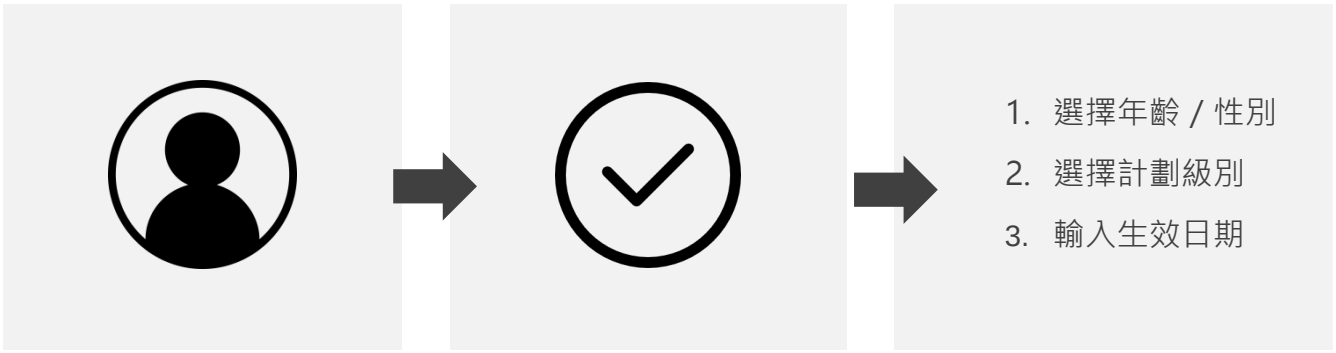
創傷	賠償金額 / 保額百分比
癱瘓	100%
喪失腳趾或手指	10%
其他受傷而需接受住院或門診治療	2,000 港元

V. 產品特點比較 (現有意外保障產品 VS 「競跑保」)

現有意外保障產品主要以 AMR、ADD 及 雙倍利益賠償 為產品結構骨幹；
而新一代運動意外保障產品「競跑保」則靈活的以活動性質為基礎，貼近受保人活動需要。

	現有意外保障產品	「競跑保」
保障內容		
• 意外死亡及斷肢賠償 (ADD)	✓	
• 永久完全殘廢賠償 (PTD)	✓	
• 雙倍利益賠償	✓	
• 身故體恤津貼	✓	
• 意外醫療費用賠償 (AMR) (例如：因扭傷而引致的醫療費用)	✓	
• 骨折	✓	✓
• 運動型中暑		✓
• 肌腱斷裂 / 韌帶撕裂		✓
• 心臟驟停 / 昏迷 / 永久喪失肢體或視力 / 死亡		✓
• 脫臼		✓
• 野外保障		✓
客戶權益		
• 續保	✓	
• 取消投保	✓	

VI. 電子申請流程 (iPoS)



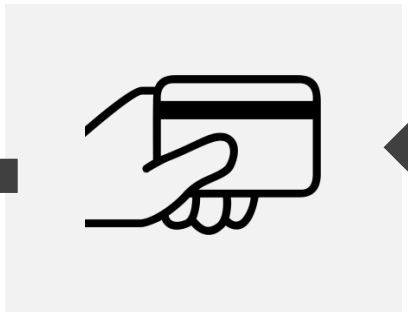
1. Agent 帳戶登錄 (iPoS)

2. 選擇「競跑保」

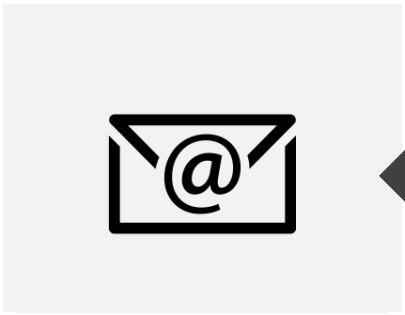
3. 輸入基本資料



4. 確認聲明



5. 繳費



6. 接受確認電郵

(附上保險證明書 "COI" 及保障一覽表)

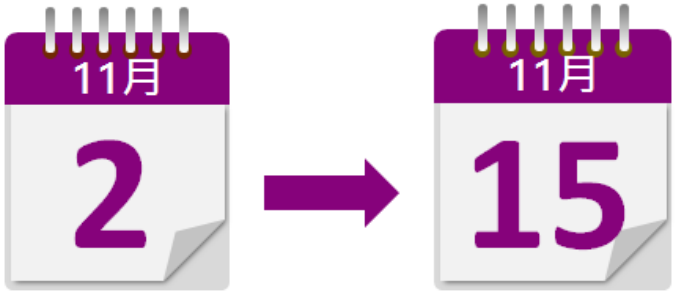
請注意：

投保時，客戶必須身處於香港境內。



迎新來電

此外，由11月2日起至11月15日，經 iPoS 投保的人仕將收到AIA的迎新來電，並確認客戶投保時身處香港。



多謝閣下投保AIA嘅「競跑保」運動保險。
係度想同先生 / 小姐確認番，投保嘅時候，
閣下係咪身處係香港境內呢？



我們將以電話及電郵形式與客戶聯絡。如客戶確認於投保時身處於香港境外，我們將安排財務策劃顧問跟進處理有關取消保單及退回保費等事宜。

VII. 常見問題

1a.	誰是**合資格**人士申請「競跑保」？ 申請人必須符合以下<u>所有</u>條件： • 居住在香港的香港身份證持有人； • 18 歲至 70 歲人士(視乎所選定的保額，見 **FAQ 問題編號 3a**)；及 • 沒有在違反註冊西醫、中醫、物理治療師或脊醫於投保申請日期前 6 個月內所提供的醫學意見而將參與任何受保跑步項目*。 *「受保跑步項目」是指跑步，包括越野跑、馬拉松、公路跑步及山地越野跑，但不包括任何以跑步作為其組成部份的多項運動。
1b.	如果申請人是身體殘障人士，他/她是否**合資格**申請「競跑保」？ 在沒有違反醫學意見下，肢體缺陷之人士仍合資格申請，並且受「競跑保」保障，惟任何已存在肢體缺陷則不包括於保障範圍內。
2.	什麼**活動項目**是受保於「競跑保」內，而什麼活動項目不是在保障範圍內？ 「競跑保」只保障跑步，包括越野跑、馬拉松、公路跑步及山地越野跑。 本產品並不保障飛躍道、自由奔跑、抬轎跑、倒跑、障礙跑、多項目運動(例如: 三項鐵人), 涉及人造障礙物的活動 (例如: 人造泥坑、人造滑坡、攀岩牆、坑道爬行或其他類似的人造障礙物）。(見 FAQ **問題編號 3a**) <u>注意:</u> 垂直跑（又名「跑樓梯」) 及野外定向均不受保障。
3a.	我知道「競跑保」只保障跑步項目，但我怎樣才知道該**跑步活動**是受保還是不受保呢？ 受保跑步活動必須是符合以下<u>所有</u>條件並舉辦予公眾參與的跑步比賽或活動，涵蓋既定距離及/或賽程，包括但不限於慈善或贊助活動: • 至少有 50 名參加者; • 每名參加者的報名費用不得超過 5,000 港元; • 須為開放予公眾或由本公司舉辦或贊助的活動; • 整項活動須於同一國家的邊境內進行; • 活動涵蓋距離及/或賽程最少相等於 3,000 米或以上； • 整項活動須於最多不高於海拔 2000 米內進行; • 現場須提供急救護理服務; 及 • 僅涉及受保跑步項目。 <u>本公司舉辦或贊助之活動</u> 例如： • 香港迪士尼樂園 10K Weekend
3b.	只有本地**跑步活動**才獲得「競跑保」的保障嗎？ 「競跑保」保障本地及海外活動，惟該跑步活動必須符合所有有關受保跑步的條件。

3c.	「競跑保」是否保障**跑步活動**的全程活動時段嗎？ 「競跑保」只保障實際跑步時段，由大會指定的活動開始時間至受保人退出活動或受保人越過終點線的時間內，並包括輔助醫療人員或註冊醫生於受保人退出活動或受保人越過終點線後所立即提供的緊急醫療援助時間，但不包括任何於受保跑步活動開始前的等候時間或參與受保跑步活動後的活動時間（例如:頒獎儀式）。 注意: 賽前訓練並不屬保障範圍內。
3d.	我明白「競跑保」於**跑步活動**內所保障的確切時段了。 那麼，在該時段內，是否有任何條件可能導致不能受保的？ 受保人違反受保跑步活動的任何大會規則，包括但不限於以下任何事項： • 不遵從大會人員指示; • 離開大會指定路線; • 不使用或不正當使用與受保跑步項目有關的所有正規服飾及/或安全設備; • 完全覆蓋臉部進行跑步活動
3e.	如果受保人並非故意違反該**跑步活動**的大會規則而離開正式賽道，那該怎麼辦？ 除非受保人不慎或因自然災害(例如: 洪水、山泥傾瀉) 導致的情況而偏離大會指定路線，在這種情況下，本公司將酌情決定提供有關保障。
3f.	回顧 2013 年的波士頓馬拉松爆炸事件，如果在**跑步活動**中發生同類情況，那麼「競跑保」會否保障有關損失？ 任何因恐怖主義行為導致的損失均不受「競跑保」之保障。
4a.	在跑步活動中發生的什麼**損失或傷害**是受「競跑保」保障的？ 「競跑保」保障以下跑步創傷: • 肌腱斷裂及韌帶撕裂 • 骨折 • 脫臼 • 心臟驟停 • 昏迷 • 運動型中暑 • 死亡 而且，「競跑保」還會保障以下與指定動物(野豬、箭豬、蛇、狗、牛或猿猴)無故襲擊有關的損失: • 癱瘓 • 喪失腳趾或手指 • 其他受傷而需接受住院或門診治療 注意: 由於扭傷並不界定為嚴重創傷，所以則不屬於「競跑保」保障範圍內。

4b. 「競跑保」保障範圍所涵蓋的指定**肌腱斷裂及韌帶撕裂**是什麼？

「競跑保」保障以下肌腱斷裂及韌帶撕裂：

- 跟腱斷裂
- 髕骨肌腱斷裂
- 四頭肌肌腱斷裂
- 大腿腸繩肌肌腱撕裂
- 韌帶撕裂 (踝關節或膝關節部位)

注意:

「競跑保」並不保障以下與肌腱斷裂及韌帶撕裂相關的情況：

跟腱斷裂	• 急性或慢性肌腱病、跟骨滑囊炎 及/或 跟骨骨骺炎 • 因已存在的跟腱炎所導致的斷裂
髕骨肌腱斷裂	• 急性或慢性肌腱病 • 因已存在的髕骨肌腱炎所導致的斷裂
四頭肌肌腱斷裂	• 急性或慢性肌腱病 • 因已存在的四頭肌肌腱炎所導致的斷裂 • 因全身性疾病導致的斷裂
大腿腸繩肌肌腱撕裂	• 急性或慢性肌腱病; 及 • 因已存在的大腿腸繩肌肌腱受傷所導致的斷裂
韌帶撕裂 (踝關節或膝關節部位)	• 踝關節或膝關節部位以外的韌帶撕裂

4c. 「競跑保」保障範圍所涵蓋的指定**骨折**是什麼？

「競跑保」保障以下骨折：

- 踝骨、腓骨、脛骨、股骨、髕骨、骨盆（髂骨、坐骨和恥骨）、椎骨、肋骨、胸骨、腕骨（舟狀骨、梯形、梯形、頭狀、鉤狀、豌豆狀、三角形和月骨狀）、尺骨、橈骨、肱骨、肩胛骨、鎖骨、面部（下頜骨、上頜骨、下鼻甲、鼻腔、鼻腔、腭、顴骨和犁骨）和頭骨

注意:

「競跑保」不保障以下骨折：

- 位於手掌、手指、腳掌或腳趾的骨折
- 因存在的骨質疏鬆症、骨軟化症、骨腫瘤導致的骨折
- 放射科醫生報告中描述的骨折為疲勞性骨折、壓力性骨折、線性骨折、撕除性骨折/ 碎裂或微骨折
- 與病歷紀錄中列明的先前骨折屬同一位置

4d. 如果遇上多處**骨折**的情況，那怎麼辦？

在多處骨折的情況，只有一處骨折獲賠償。

4e.	「競跑保」保障範圍所涵蓋的指定**脫臼**是什麼？ 「競跑保」保障以下脫臼： • 脊柱、臀部、膝蓋、腕關節、肘部、踝關節、肩胛骨
4f.	如果因同一意外，導致**涉及骨折的脫臼**，那怎麼辦？ 倘若於受保人參與活動時段在同一意外中導致骨折及脫臼，此保單僅將提供骨折之賠償。
4g.	如受保人**心臟驟停**而其後存活，他/她是否能夠隨即獲得有關賠償？ 心臟驟停的診斷必須由相應醫學專業的註冊醫生或心臟科專科註冊醫生確認。
4h.	**昏迷**之定義與我們現時的危疾保險產品中有關定義有何分別？ 該定義與現有危疾保障產品中的「次級嚴重昏迷」之定義相似，是指受保人處於失去知覺的狀態，並對外來刺激毫無反應，而且持續最少 48 小時及需要利用生命維持系統。
4i.	**何謂「運動型中暑」**？ 運動型中暑是指於參與活動時段因運動而導致的暈厥或暈倒，並須住院至少 24 小時，而有關住院必須是醫療所需。 診斷必須有下列證明: • 體溫記錄為 105°F（40.5°C）或更高; • 精神狀態改變，並有眩惑、非理性行為、激動、昏亂、癲癇發作或昏迷等症狀;及 • 經註冊醫生診斷為運動型中暑。
4j.	如果受保人因**動物襲擊**蒙受傷害或損失，請問那一種指定動物襲擊是受「競跑保」所保障，而那種不受保障呢？ 「競跑保」保障以下有關指定動物無故襲擊所招致的損失或受傷: • 野豬、箭豬、蛇、狗、牛或猿猴 「競跑保」並不保障以下有關的損失或受傷: • 被故意掀動的動物襲擊 • 非保單所受保的動物攻擊（例如：昆蟲，蜜蜂或黃蜂）

5a.	如果受保人在同一意外蒙受「競跑保」所保障但**多於一項的損失或傷害**，那怎麼辦？ 倘若受保人於同一受保跑步活動期間之參與活動時段內蒙受多於一項受保之損失（不論是「跑步創傷保障」及／或「野外保障」），則不獲多於一項損失的賠償。而賠償將根據此保單中保障利益中「跑步創傷保障」或「野外保障」所列明的項目最高保障額釐定。
5b.	如果受保人於選定的保障期內，在多次意外蒙受「競跑保」所保障但**多於一項的損失或傷害**，那怎麼辦？ 不論受保人所遭遇的意外次數及受保之損失多少，「競跑保」保單所承擔的最高賠償總額將不多於保額之 100%。而當保單的已支付總賠償金額達保額的 100%，保單將被自動終止。
5c.	如果受保人獲**多於一份**「競跑保」**保單**的保障，那怎麼辦？ 只有一份「競跑保」保單適用於同一保障期內。
6.	在什麼情況下，「競跑保」保單會**被終止**？ 「競跑保」保單在下列情況下自動終止，以較先者為準: • 受保人身故 • 「競跑保」保單被公司取消 • 於保險證明書中列明的保險有效期完結時 • 「跑步創傷保障」或「野外保障」的已支付總賠償金額達保額的 100%
7a.	「競跑保」是否為客戶提供各種**計劃級別**或**保障期選項**？ 「競跑保」設有以下兩款計劃級別： 計劃級別 | 保額 | 受保人之年齡 計劃 1 | 500,000 | 18 – 70 歲 計劃 2 | 1,000,000 | 18 – 55 歲 而每款計劃級別均設有以下四個保障期選項以供選擇: • 1 日 / 3 日 / 30 日 / 90 日 注意: 「競跑保」不設計劃轉換。
7b.	我希望為我將會參與的受保跑步活動投保一份「競跑保」保單，如果該受保跑步活動要求參加者必須在 24 小時內完成但活動橫跨兩天，那麼那一個**保障期選項**較為適合我呢？ 在各項「競跑保」設有的保障期選項中，3 日是保障有關活動的最理想保障期選項。

8a. 性別、吸煙習慣或職業種類會否影響「競跑保」的**保費**計算嗎?

有關保費之計算，「競跑保」並不考慮性別、吸煙習慣或職業種類等因素。

注意:
健康生活折扣並不適用於「競跑保」保單。

8b. 保單持有人需要為其「競跑保」保單支付多少次**保費**?

申請時需要繳付一次性的保費。

9a. 請問「競跑保」的最早**申請**及截止日期是什麼時候?

最早申請日期	申請人所選定的保障期之第一天前 180 日。（為免生疑問，180 日之計算將包括申請人選定保障期之第一天） 申請成功後，該保單將在申請人選定的保障期之第一天生效。
申請截止日期	於受保人參與之受保活動的同一天，並在大會指定的實際起跑時間開始前。 申請成功後，該保單將立即生效。

9b. 我的客戶似乎對「競跑保」感興趣, 我該如何為客戶**投保**?

申請「競跑保」保單程序簡易：

- 可透過 iPoS 投保 （不設紙張形式的申请表）
- 不需要填寫職業、吸煙習慣及住址
- 無需醫療、職業、或財務核保

注意:

- 此產品乃屬於一般保險，財務策劃顧問必須考獲一般保險牌照 (i.e. Paper 2) 並於公司 註册才可投保
- 此產品不設建議書 (PGS)
- 無需財務需要分析 (FNA)
- 雖然本產品毋須核保，但申請人必須確認一項個人聲明。

  (有關個人聲明之詳情，可參考 **FAQ 問題編號 10**)

9c. 客戶在成功**投保**後，可否取消保單?

投保申請成功後，客戶便不能夠取消保單。

9d. 我怎樣才知道**投保**是否成功？

投保申請成功後，附有保險證明書的確認郵件將發送給申請人。

10. 得悉於申請過程末段附載一項**個人聲明**。這項個人聲明的內容是什麼？

個人聲明的內容如下：

本人確認沒有在違反註冊西醫、中醫、物理治療師或脊醫於投保申請日期前 6 個月內所提供的醫學意見而將參與任何受保跑步項目*。

*「受保跑步項目」是指跑步，包括越野跑、馬拉松、公路跑步及山地越野跑，但不包括任何以跑步作為其組成部份的多項運動。

該項聲明是為了確保申請人於申請「競跑保」保單前身體狀況是適合參加有關跑步活動。

11. 除受保人外，「競跑保」保單還可以保障其**家人及朋友**嗎？

「競跑保」保單僅保障受保人（與保單持有人為同一人）。 除非受保人的家人及朋友個別持有「競跑保」保單，否則均不會獲得保障。

12. 於**索賠**時，請問需要提供什麼文件？

需要遞交的索償文件	
• 參與受保跑步活動之證明，包括但不限於繳付報名費用的收據 • 賠償申請書	
索償原因：	**需要遞交的索償文件**
跑步創傷保障/ 野外保障	（i） 任何收據之副本 （ii） 出院記錄、轉介信、醫療報告（包括化驗報告、X光檢查、超聲波檢查、磁力共振檢查、電腦掃描）之副本；及 （iii） 任何我們合理地要求用作審批有關索償的其他資料
死亡	（i） 死亡證的正本或核證副本； （ii） 受益人的身份證副本；及 （iii） 任何我們合理地要求用作審批有關索償的其他資料。

備註：

上表只列出基本需要的文件。本公司可能要求額外的文件以審批索償。

附錄 1： 產品資料介紹

產品名稱	**競跑保**
銷售日期	2018 年 11 月 02 日 (只限香港)
基本計劃 / 附加契約	基本計劃
產品概覽	• 特別為專業及業餘設計合適保障，保障在賽道起點至終點期間多種因跑步而引致的傷害。 • 彈性保障期：1 日、3 日、30 日及 90 日 • 作出一筆過賠償的形式，包括死亡、心臟驟停、昏迷、喪失肢體、肌腱斷裂及韌帶撕裂等等。最高賠償額高達 100%。 • 野外保障：保障受保人在受保活動參與時段，無故遭到野豬、箭豬、狗、蛇、牛或猿猴襲擊，並需於醫院或門診接受治療。 • 此為一般保險產品
保單契約頁碼	GBRGA

請注意：

由於**「競跑保」**屬於一般保險產品：

- 財務策劃顧問必須考獲 Paper 2 牌照
- 不設冷靜期 (即成功投保後，保單不能取消)

A. 利益

1. 保障期 (即「保險有效期」)	• 1 日 • 3 日 • 30 日；或 • 90 日
2. 保障範圍	國家/ 地區 沒有限制 **所參加的比賽必須符合「受保跑步活動」的條件* 受保跑步項目 • 越野跑 • 馬拉松 • 公路跑步 • 山地越野跑 受保跑步活動 舉辦予公眾參與的跑步比賽或活動，包括但不限於慈善或贊助活動： • 至少有 50 名參加者； • 每名參加者的報名費用不得超過港元$5,000； • 須為開放予公眾或由 AIA 舉辦或贊助的活動； • 整項活動須於同一國家的邊境內進行； • 活動涵蓋距離及/或賽程最少相等於 3,000 米或以上； • 整項活動須於最多不高於海拔 2000 米內進行; • 現場須提供急救護理服務；及 • 僅涉及受保跑步項目
3. 跑步創傷保障	賠償額是根據與該損失(受傷)相應的百分率之賠償(請參考合約保障利益條款的利益一覽表)。損失(受傷)包括： • 死亡 • 心臟驟停 • 昏迷 • 永久喪失肢體或喪失視力 * • 運動型中暑 *

	• 跟腱斷裂 * • 大腿膕繩肌肌腱撕裂 * • 韌帶撕裂 * • 髕骨肌腱斷裂 * • 四頭肌肌腱斷裂 * • 骨折 * 包括以下部位及骨骼： 踝骨、腓骨、脛骨、股骨、髕骨、骨盆、椎骨、肋骨、胸骨、腕骨、尺骨、橈骨、肱骨、肩胛骨、鎖骨、面部和頭骨 • 脫臼 * 包括以下關節： 脊柱、臀部、膝蓋、腕關節、肘部、踝關節、肩胛骨 **注意：** * 診斷必須為於參與活動時段後 24 小時內
4. 野外保障	若受保人因野豬、箭豬、狗、蛇、牛或猿猴無故襲擊相關的意外而完全及直接導致損害，他將會獲以下與該損失相應的保額百分率之野外保障賠償： • 癱瘓 • 喪失腳趾或手指 • 其他受傷而需接受住院或門診治療
若受保人於受保跑步活動期間發生的同一意外蒙受多於一項受保之損失，他只能在「跑步創傷保障」或「野外保障」獲得當中一項最高保障額的損失賠償。 不論受保人所遭遇的意外次數及受保之損失多少，最高賠償總額將不多於保額之 100%。	

B. 保費

1. 保費形式	• 男性/女性：相同保費率 • 吸煙人士/非吸煙人士：相同保費率 • 不會續保 • 以保險有效期開始時受保人的年齡計算
2. 保費繳付期	一次性付款及沒有續保
3. 保費 (港元$)	請參閱「附錄 2：保費表」
4. 繳付方法	一次性付款
5. 健康生活折扣	不適用

C. 產品細節

1. 繕發年齡	**繕發年齡**	**保額(港元$)**
	18 – 55	1,000,000
	18 – 70	500,000
2. 續保年齡	不適用	
3. 性別	男性和女性	
4. 銷售地點	香港	
5. 貨幣	港元$	
6. 計劃類別	個人財物保險	
7. 保單契約頁碼	GBRGA	
8. 保單號碼字首	C22	

D. 核保規則

1. 體檢要求	• 豁免體檢 • 需要回答一個聲明： 「本人確認沒有在違反註冊西醫、中醫、物理治療師或脊醫於投保申請日期前 6 個月內所提供的醫學意見而將參與任何受保跑步項目。」
2. 財務核保要求	不適用
3. 體檢評級	不適用
4. 國籍評級	居住在香港的香港身份證持有人
5. 職業評級	不適用

6. 保單日期	Date Back: 不可以 Date Forward: 可以。不多於「保單有效期」前 180 日。「保單有效期」必須在投保時確認。
7. 投保申請書	不適用 *投保必須透過 iPoS
8. 要員保險	不適用
9. CRS	不適用
10. FATCA	不適用

E. 保戶服務行政指引

1. 更改投保額	不適用
2. 復效	不適用
3. 更改計劃	不適用
4. 自定期保險轉入	不適用
5. 更改繳付保費方法	不適用

F. 佣金

1. 佣金	20%
2. High Issue Age FYC Adjustment	不適用
3. Persistency	不適用
4. Extra 10%	N/A
5. Provident Fund	N/A
6. 保單數目 (Case Count)	沒有

G. 其他

產品簡介編號

a) 英文	PTA999442
b) 繁體中文	PTA999443

附錄 2：保費表

保額：HK$500,000

年齡	保障期			
	1 日	3 日	30 日	90 日
18	78	162	360	414
19	78	165	361	414
20	78	167	364	415
21	78	167	365	419
22	79	167	369	420
23	79	170	370	421
24	82	170	372	421
25	82	171	374	421
26	83	172	377	425
27	83	172	378	426
28	85	176	381	427
29	85	176	382	429
30	85	176	382	430
31	87	182	396	444
32	89	184	404	454
33	90	189	414	466
34	94	193	421	480
35	94	199	430	491
36	94	203	442	502
37	95	204	453	514
38	98	210	460	526
39	99	215	470	536
40	99	216	480	549
41	104	223	487	562
42	105	227	499	571
43	106	232	508	584
44	110	237	518	592
45	111	240	527	607
46	114	243	536	615
47	117	248	547	629
48	118	253	557	637
49	118	259	565	650
50	121	260	575	658

年齡	保障期			
	1 日	3 日	30 日	90 日
51	122	266	585	673
52	127	271	592	682
53	127	275	604	695
54	129	277	612	703
55	131	282	623	714
56	132	286	631	725
57	134	290	637	734
58	136	293	647	742
59	137	298	654	752
60	138	302	662	762
61	139	306	670	769
62	144	309	679	779
63	144	312	685	791
64	145	315	695	796
65	148	319	702	807
66	151	325	718	824
67	154	333	736	847
68	161	349	763	879
69	167	364	796	916
70	176	381	839	962

以上為保險產品推出時之保費。本公司將不時審查此產品的保費並作出相應調整。

*使用上次生日年齡

保額：HK$1,000,000

年齡	保障期			
	1 日	3 日	30 日	90 日
18	124	260	575	662
19	124	264	577	662
20	124	267	582	665
21	124	267	584	669
22	127	267	589	672
23	127	271	591	674
24	131	271	596	674
25	131	274	598	674
26	134	276	603	678
27	134	276	605	681
28	136	281	610	683
29	136	281	612	685
30	136	281	612	688
31	138	290	632	711
32	143	295	646	727
33	145	304	662	745
34	150	308	674	768
35	150	317	688	784
36	150	324	706	803
37	152	327	724	821
38	156	336	736	842
39	159	343	752	858
40	159	345	768	879
41	166	356	780	899
42	168	363	798	913
43	170	370	812	934
44	175	380	828	948
45	177	384	844	970
46	182	389	858	984
47	186	396	874	1,005
48	189	405	890	1,019
49	189	414	904	1,039
50	193	416	920	1,053

年齡	保障期			
	1 日	3 日	30 日	90 日
51	195	425	936	1,076
52	202	432	948	1,093
53	202	439	966	1,111
54	207	444	977	1,125
55	209	451	996	1,143

以上為保險產品推出時之保費。本公司將不時審查
此產品的保費並作出相應調整。

*使用上次生日年齡

附錄 3: 需要遞交的索償文件

需要遞交的索償文件	
• 參與受保跑步活動之證明，包括但不限於繳付報名費用的收據 • 賠償申請書	
索償原因：	**需要遞交的索償文件**
跑步創傷保障/ 野外保障	(i) 任何收據之副本 (ii) 出院記錄、轉介信、醫療報告（包括化驗報告、X光檢查、超聲波檢查、磁力共振檢查、電腦掃描）之副本; 及 (iii) 任何我們合理地要求用作審批有關索償的其他資料
死亡	(i) 死亡證的正本或核證副本; (ii) 受益人的身份證副本; 及 (iii) 任何我們合理地要求用作審批有關索償的其他資料。

備註：

上表只列出基本需要的文件。本公司可能要求額外的文件以審批索償。

附錄 4: 保險證明書



保險證明書
{保單編號}

我們很高興通知閣下保單經已繕發!

計劃名稱：
簽發日期：

此證明書為受保人/保單持有人提供有關「競跑保」保險計劃的保障項目及各項賠償額之概覽。保險計劃的精確條款及條件列載於保險契約。有關此計劃條款的定義、契約條款及條件之完整敘述，請參閱保單契約。此保險證明書應與包括本產品附加資料及重要考慮因素的說明文件（如有）及有關的市場推廣資料一併閱覽。此外，請詳閱相關的產品資料，並在需要時諮詢獨立的專業意見。

請按此參閱保單契約。

保險資料

受保人 (持有人)：
年齡：
保險有效期：
保額:

港元

保費：
保費徵費：
已繳付總額：

樣本

聲明

此保險證明書以受保人於網上申請表格所填寫的資料及申報聲明為依歸。受保人確認所有有關聲明內容均為正確無誤，包括但不限於：

- 持有香港身份證並居住在香港
- 本人確認沒有在違反註冊西醫、中醫、物理治療師或脊醫於投保申請日期前 6 個月內所提供的醫學意見而將參與任何受保跑步項目*。

*「受保跑步項目」是指跑步，包括越野跑、馬拉松、公路跑步及山地越野跑，但不包括任何以跑步作為其組成部份的多項運動。

註：

此保險證明書乃電腦編印並無須簽署。

本函提及的「我們」、「本公司」或「友邦」是指友邦保險(國際)有限公司（如適用）。

請勿回覆本電子郵件，如閣下欲聯絡我們，請致電本公司之友邦客戶服務熱線 (852) 2232-8888（香港），或通知本公司之友邦財務策劃顧問或客戶服務代表。

我們堅持嚴謹的標準及程序以防止閣下之資料在未經授權下被披露，友邦絕對不會以電子郵件要求閣下核實個人資料，如您的身份證號碼、個人密碼或戶口號碼等。如閣下收到有關要求，請致電本公司之友邦客戶服務熱線 (852) 2232-8888（香港），或通知本公司之友邦財務策劃顧問或客戶服務代表。

在本電子郵件中附載之資料均須保密，並受法律保障；如您並非收件人，您不可拷貝、轉載、披露或使用上述資料之任何部分。如您錯誤地收到此信息，請即從閣下之系統中刪除此信息及所有拷貝，並立即致電上述熱線通知友邦。

網上通訊並不保證為即時、安全、無錯誤或病毒，發件人不會為任何錯誤或疏忽負責。

私隱聲明 . 使用協議

友邦保險(國際)有限公司。版權所有。

「競跑保」保障一覽表

	保障金額 / 保額百分比	
跑步創傷保障		
(m) 死亡	100%	
(n) 心臟驟停	100%	
(o) 昏迷	100%	
(p) 永久喪失肢體或喪失視力	100%	
(q) 運動型中暑	港幣 10,000 元	
	如需進行手術	如無需進行手術
(r) 跟腱斷裂	10%	港幣 5,000 元
(s) 大腿腿繩肌肌腱撕裂	10%	港幣 5,000 元
(t) 韌帶撕裂 (踝關節或膝關節部位)	10%	港幣 5,000 元
(u) 髕骨肌腱斷裂	10%	港幣 5,000 元
(v) 四頭肌肌腱斷裂	10%	港幣 5,000 元
(w) 骨折 位於下列一處、多處或所有部位： 踝骨、腓骨、脛骨、股骨、髕骨、骨盆、椎骨、肋骨、胸骨、腕骨、尺骨、橈骨、肱骨、肩胛骨、鎖骨、面部和頭骨	5%	港幣 5,000 元
(x) 脫臼 位於下列一處、多處或所有部位： 脊柱、髖部、膝蓋、腕關節、肘部、踝關節、肩胛骨	港幣 3,000 元	港幣 3,000 元
野外保障		
(a) 癱瘓	100%	
(b) 喪失腳趾或手指	10%	
(c) 其他受傷而需接受住院或門診治療	港幣 2,000 元	

- 倘若受保人於同一受保跑步活動期間之參與活動時段內蒙受多於 1 項受保之損失（不論是保障利益中列明的「跑步創傷保障」及/或「野外保障」），則不獲多於 1 項損失的賠償。而賠償將根據此保單中保障利益中列明的「跑步創傷保障」或「野外保障」所列明的項目最高保障額釐定。
- 不論受保人所遭遇的意外次數及受保之損失多少，本公司根據此保單所承擔的最高賠償總額將不多於保額之 100%。
- 當賠償金額達到 100%保額，此計劃將會自動終止。

樣本

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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover. It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Introduction

In recent years, sports like long-run and trail running become popular among the public and more people participate in these events in order to challenge themselves. This craze brings on the rising of marathons and trail running events. Preparations for these events are not mere trivialities, as runners often spend about a year to prepare for them. And yet, there is also an increasing trend of accidents relating to long-run and trail running. Whether it's in local or international news, it is not hard to find headlines about admissions to hospitals or result in death due to injuries, exertional heat stroke or cardiac arrest during the running events. (See Figure.1) Moreover, substantial medical expenditure may possibly be brought about by sports injuries such as fractures or ligament tears.

(Figure.1)

Year 2015 – 2017

Injuries in Standard Chartered Marathon

Year	No. of injured participants
2015	1,097
2016	834
2017	853

Source: Hong Kong 01News
18th January, 2018

II. Product Design & Benefits Overview

Runner Guard provides attentive coverages to our customers during the running event, allowing our customers to enjoy the running journey at ease :



*** Covered Duration of Participation**	During the duration of a covered running event, starting from the assigned start time and ending when the insured withdraws from such event or crosses the finish line, including any period during which emergency medical assistance is rendered to the insured by a paramedic or registered medical practitioner immediately after the insured withdraws or crosses the finish line, but excluding any period before the covered running event begins or any time spent waiting for or attending events held following the covered running event (e.g. award ceremony).

Covered Running Event	The running event must be a mass participation organized running competition or event covering a predetermined distance and/or course, including but not limited to charity or sponsored events, that meets all of the following criteria: • Has a minimum of 50 participants; • Charges a registration fee of up HK$5,000; • Is open to the general public, or is organized or sponsored by AIA; • Wholly takes place within the borders of the same country; • Covering a distance and/or course equal to or greater than 3,000m; • Wholly takes place up to an altitude of 2000m; • Has paramedic service available on site; and • Exclusively involves a covered running activity.

A **maximum of 1 benefit item** (with the highest amount of sum assured) will be paid per accident, and **only 1 Runner Guard policy** is applicable on the same cover period. Once the benefits are paid up to 100% of the sum assured, the policy will be automatically terminated.

III. Product Positioning & Selling Edges

Product Positioning

Runner Guard is a cutting-edge general insurance product that provides tailored coverages specifically for runners, fitting the needs of both professional and amateur runners. It provides comprehensive coverages for our customers over sports injuries incurred by accident during runner events.

Selling Edges

01 Lump sum benefit paid out instead of reimbursement, providing flexibility for customers

02 Including covers on ligament tears and tendon ruptures

03 Coverages are specifically designed for amateur and professional runners

04 Coverages over both local and overseas charity run and mass participation running events

05 Flexible cover periods available

Cover period options

1 Day	/	3 Days	/	30 Days	/	90 Days

Regardless of the no. of covered running events that the insured participates in, as long as they are within the selected cover period, and the benefits have not been paid up to 100% of the sum assured, the running events will be covered. Such flexibility is uniquie to **Runner Guard** as comparing to the existing personal accident protection products in the market.

Important Note

Before selling Runner Guard to your client, you need to know…

- This is a general insurance product. Paper 2 licence is required in selling this product.
- Once the application is successful, the customer will not be allowed to cancel the policy.
- Although underwriting is not required for this product, a self-declaration shall be endorsed by the applicant. (Please refer to **FAQ Question #10** for details on the self-declaration)

IV. Benefits

Running Injury Benefit

1. Basic Protection

Cardiac Arrest, Coma,
Permanent Loss of Limb or Loss of Sight or Death

Runner Guard will pay 100% of the sum assured In the unfortunate event that happened during the covered duration of participation:

- the insured suffers and survives cardiac arrest；
- the insured suffers a state of unconsciousness that persists continuously for at least 48 hours, due to an accident;
- the insured suffers permanent loss of limb or loss of sight or
- the worst happens, and the insured passes away

Exertional Heat Stroke

If the insured suffers exertional heat stroke during the covered duration of participation and is hospitalized for at least 24 hours as a result, Runner Guard will pay a lump-sum benefit of

HK$ 10,000 per accident.

2. Tendon Rupture and Ligament Tear

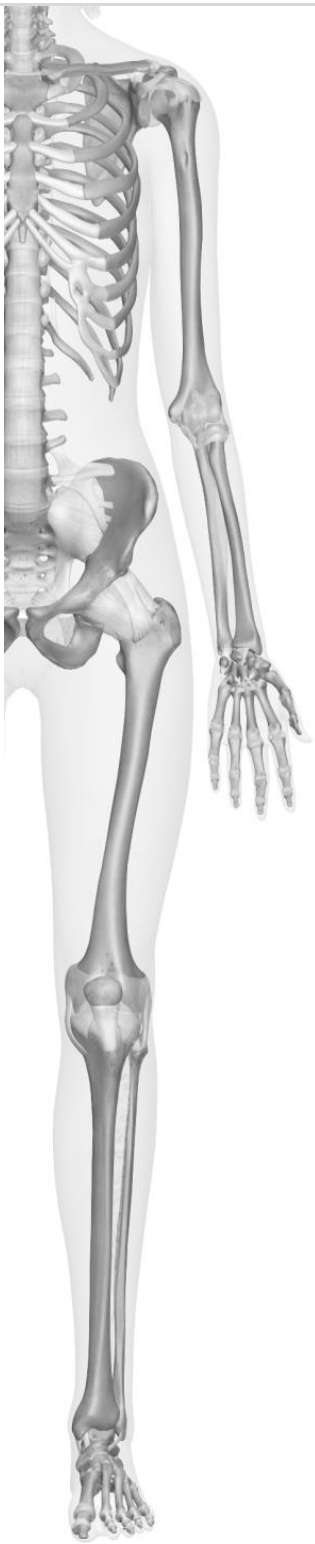


If the insured suffers one or more covered tendon ruptures or ligament tears in an accident during the covered duration of participation and undergoes surgery, Runner Guard will pay 10% of the sum assured.

If the medical treatment received by the insured does not involve surgery, Runner Guard will pay a lump-sum benefit of HK$ 5,000.

Covered tendon ruptures and ligament tears include:
• achilles tendon rupture • patellar tendon rupture • quadriceps tendon rupture • hamstring tear • ligament tear (at ankle or knee joint)

3. Bone Fracture



If the insured suffers one or more covered bone fractures in an accident during the covered duration of participation and undergoes surgery, Runner Guard will pay 5% of the sum assured. If the medical treatment received by the insured does not involve surgery, Runner Guard will pay a lump-sum benefit of HK$ 5,000.

Covered bone fractures include:
• ankle • ulna • fibula • radius • tibia • humerus • femur • scapula • patella • clavicle • pelvis (ilium, ischium and pubis) • facial (mandible, maxilla, inferior nasal concha, lachrymal, nasal, palatine, zygomatic and vomer) • vertebra • ribs • sternum • skull • wrist (scaphoid, trapezium, trapezoid, capitate, hamate, pisiform, triquetrum and lunate)

In case of multiple fractures, only one fracture will be payable.

4. Dislocation of Joint



If the insured suffers a first-time dislocation in a covered joint during the covered duration of participation due to accident and requires orthopaedic medical management, Runner Guard will pay a lump-sum benefit of HK$ 3,000

Covered joints include:
• spine • elbow • hip • ankle • knee • shoulder blade • wrist

If both dislocation and bone fracture occur in the same accident, only the benefit on Bone Fracture will be paid. In case of multiple dislocations occur in the same accident, the maximum benefit payable will be no more than HK$3,000.

Wild Nature Benefit

If the insured suffers an unprovoked attack due to accident by a wild boar, porcupine, dog, snake, cattle or monkey during the covered duration of participation and is treated at a hospital or outpatient clinic as a result, Runner Guard will pay a Wild Nature Benefit according to the severity of the injury, as shown below:

Injuries	Benefit Amount / % of Sum Assured
Paralysis	100%
Loss of Toe or Finger	10%
Other injury requiring confinement in a hospital or out-patient treatment	HK$ 2,000

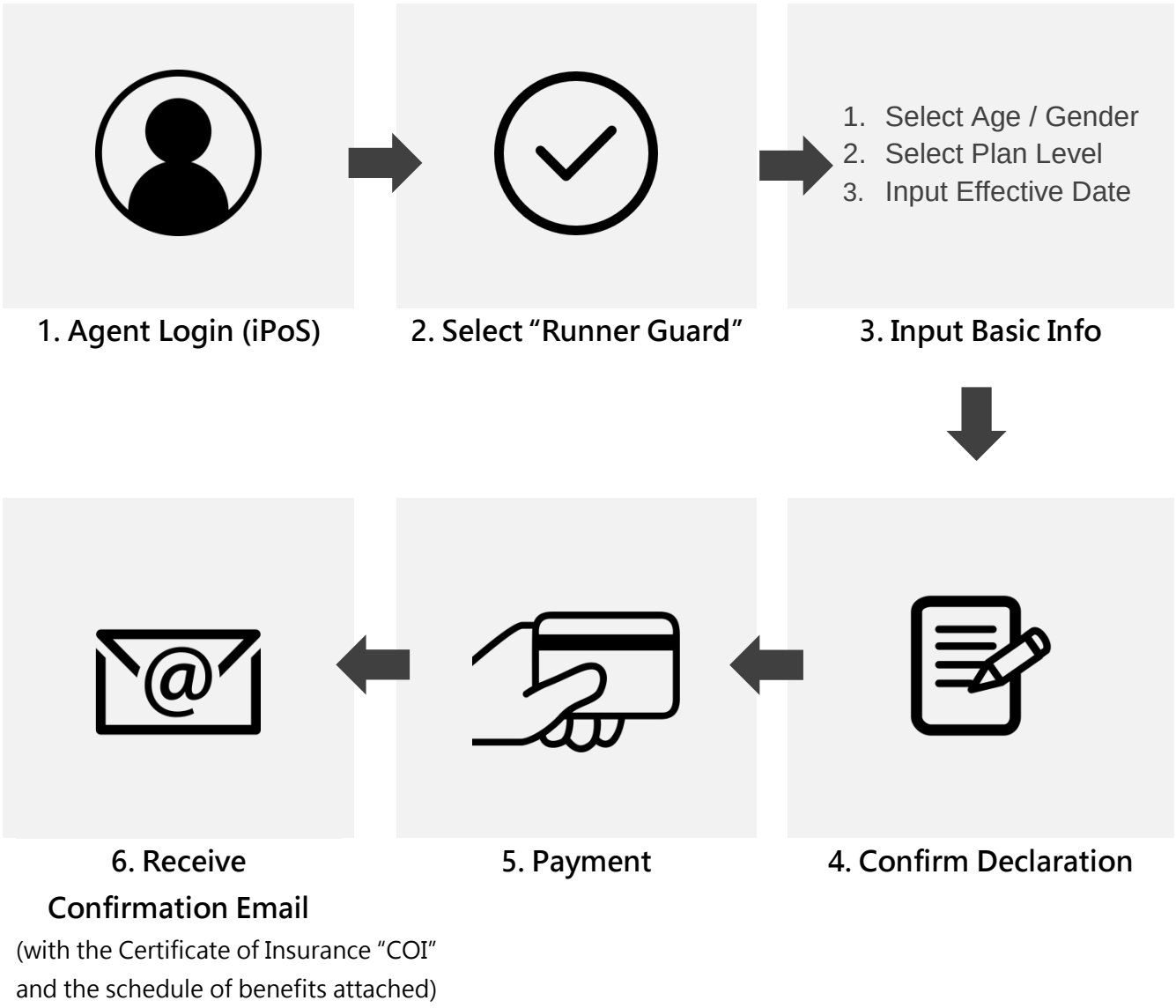
V. Product Features Comparison

(Existing PA products vs. Runner Guard)

Existing PA products mainly consist of AMR, ADD and double indemnity as backbones on the product design, whereas the new generation of sports accident protection product (Runner Guard) is designed based on the activity nature, hence closer to the needs of the insured.

	Existing PA products	Runner Guard
Benefits		
• Accidental death & dismemberment (ADD)	✓	
• Permanent and total disability (PTD)	✓	
• Double indemnity	✓	
• Compassionate death	✓	
• Accidental medical reimbursement (AMR) (e.g. Medical expenses due to sprains)	✓	
• Bone fracture	✓	✓
• Exertional heat stroke		✓
• Tendon rupture / ligament tear		✓
• Cardiac arrest / coma / permanent loss of limb or loss of sight / death		✓
• Dislocation of joint		✓
• Wild Nature Benefit		✓
Customers' Rights		
• Renewal	✓	
• Cancelation of the policy	✓	

VI. eApplication Flow Process (iPoS)



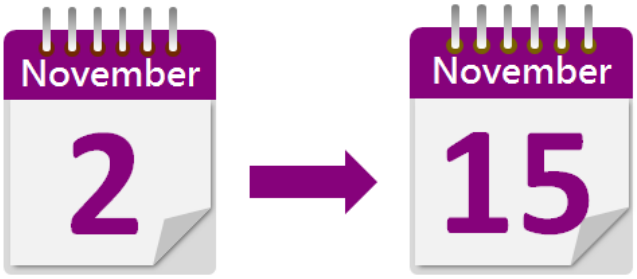
Important note:

Customers are required to be present within Hong Kong during the application process.



Welcome Call

In addition, for those applications completed through iPoS from 2nd November to 15th November, applicants will receive a welcome call from AIA and to verify such application is completed while the applicant is in Hong Kong.



Thank you mr / miss for choosing AIA's sports insurance "Runner Guard". May you confirm that you are in Hong Kong while applying for the policy?



We will contact the customer via phone call or email. Upon the confirmation that the customer is outside of Hong Kong while applying for the policy, financial planners will be assigned to handle the cancellation of the policy and the refund of premium.

VII. FAQ

1a.	Who is **eligible** to apply Runner Guard? Applicant must meet ALL of the following criteria: • Hong Kong ID card holder with residency in Hong Kong; • Within the age of 18 and 70 (Depends on the sum assured, please refer to **FAQ question #7a** for details); and • will not be participating in any Covered Running Activity* against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date * Covered Running Activity means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.
1b.	If the applicant is a person with physical impairment, will he/she be **eligible** to apply Runner Guard? As long as it is not against medical advice, a person with physical impairment is eligible to apply Runner Guard and he/she will be covered, except that any pre-existing physical impairment which will not be covered in this case. (See **FAQ question #2** for more)
2.	What are the **activities** that the Runner Guard cover and what is not? Runner Guard solely covers running activities, including cross-country running, marathons, road running and trail running. This product does not cover parkour, free running, sedan chair running, backward running, steeplechase, multi-discipline sports (e.g. triathlon), events featuring man-made obstacles (e.g. man-made mud pits, man-made slippery slopes, wall climbs, tunnel crawls, or other similar man-made obstacles) Note: Vertical run (also known as “stair run”) and orienteering are not covered.
3a.	Now I know Runner Guard covers running activities only. But how do I know which **running event** is covered and which is not? The running event must be a mass participation organized running competition or event covering a predetermined distance and/or course, including but not limited to charity or sponsored events, that meets all of the following criteria: • Has a minimum of 50 participants; • Charges a registration fee of up HK$5,000; • Is open to the general public, or is organized or sponsored by AIA; • Wholly takes place within the borders of the same country; • Covering a distance and/or course equal to or greater than 3,000m; • Wholly takes place up to an altitude of 2000m; • Has paramedic service available on site; and • Exclusively involves a covered running activity. Events organized or sponsored by AIA Example: • Hong Kong Disneyland 10K Weekend
3b.	Does Runner Guard cover on local **running events** only? Runner Guard covers both local and overseas events, as long as the running event meets ALL criteria of a covered running event.

3c.	Does Runner Guard cover the entire time of the **running event**? Runner Guard only covers the duration of the actual run, starting from the assigned start time and ending when the insured withdraws from such event or crosses the finish line, including any period during which emergency medical assistance is rendered to the insured by a paramedic or registered medical practitioner immediately after the insured withdraws or crosses the finish line, but excluding any period before the actual run begins or any time spent waiting for or attending events held following the actual run (e.g. award ceremony). Note: No coverage for pre-event training
3d.	Now I know the exact period of time within the **running event** that is covered by the Runner Guard. Is there anything that may not be covered within that particular period of time? Violation by the insured of any of the official rules of the running event, including but not limited to any of the followings: • Not following the instructions of run or event officials; • Leaving the official course route; • Non-use or misuse of all appropriate clothing and/or safety equipment relevant to the covered running activity; • Running with the whole part of the face covered
3e.	What if the insured does not mean to deliberately violate the official rule of the **running event** and leaves the official course route? If the insured has deviated from the course due to inadvertence or conditions created by a natural disaster (e.g. flooding, landslide) in which case coverage may be provided in the sole discretion of AIA.
3f.	Recalling the Boston Marathon bombing in 2013, does Runner Guard covers if similar situation happens in the **running event**? Runner Guard does not cover on any losses arising from an act of terrorism.
4a.	What kind of **losses or injuries** incurred during the running event do Runner Guard cover? Runner Guard covers all of the following running injuries: • Tendon ruptures and ligament tears • Bone fractures • Dislocation of joints • Cardiac arrest • Coma • Exertional heat stroke • Death What's more, Runner Guard also covers the following losses which involves any unprovoked attack by specific animals (i.e. wild boar, porcupine, dog, snake, cattle or monkey): • Paralysis • Loss of toe or finger • Other injury requiring confinement in a hospital or out-patient treatment Note: Runner Guard does not cover on sprain as it is not considered as a serious injury.

4b. What are the specific **tendon ruptures and ligament tears** that are covered by Runner Guard?

Runner Guard covers the following tendon ruptures and ligament tears:

- Achilles tendon rupture
- Patellar tendon rupture
- Quadriceps tendon rupture
- Hamstring tear
- Ligament tear (ankle and knee joint)

Note:
Runner Guard does not cover the following related to the respective tendon rupture or ligament tear:

Achilles tendon rupture	• Acute or chronic tendinopathy, calcaneal bursitis and/or calcaneal apophysitis • Rupture due to pre-existing achilles tendonitis
Patellar tendon rupture	• Acute or chronic tendinopathy • Rupture due to pre-existing patellar tendonitis
Quadriceps tendon rupture	• Acute or Chronic tendinopathy • Rupture due to pre-existing quadriceps tendonitis • Rupture due to systemic illness
Hamstring tear	• Acute or chronic tendinopathy • Tear due to pre-existing hamstring injury
Ligament tear (at ankle or knee joint)	• Ligament tears other than ankle and knee joint

4c. What are the specific **bone fractures** that are covered by Runner Guard?

Runner Guard covers the following bone fractures:

- Ankle, fibula, tibia, femur, patella, pelvis (ilium, ischium and pubis), vertebra, ribs, sternum, wrist (Scaphoid, trapezium, trapezoid, capitate, hamate, pisiform, triquetrum and lunate), ulna, radius, humerus, scapula, clavicle, facial (mandible, maxilla, inferior nasal concha, lacrmal, nasal, palatine, zygomatic and vomer) and skull

Note:
Runner Guard does not cover the following bone fractures:

- Fractures in palm, fingers, sole, or toes
- Fractures in the presence of underlying condition of osteoporosis, osteomalacia, bone tumours
- Fractures described in radiologist report as Fatigue, stress, hairline, avulsion/chips or micro-fractures
- Fracture at the same site of a prior fracture in previous medical history

4d. How about in the case of multiple **bone fractures**?

In case of multiple fractures, only one fracture will be payable.

4e.	What are the specific **dislocation of joints** that are covered by Runner Guard? Runner Guard covers the following dislocation of joints: • Spine, hip, knee, wrist, elbow, ankle, shoulder blade
4f.	How about if the **dislocation of joint involves bone fracture** that is caused by the same accident? Where both bone fracture and dislocation of joint are caused by the same accident, only one claim shall be made for bone fracture.
4g.	If the insured survives from a **cardiac arrest**, does it mean he/she will automatically be paid for the benefit? Diagnosis of cardiac arrest must be confirmed by a registered medical practitioner in the appropriate medical specialty or who is a cardiologist.
4h.	How is the definition of **coma** different than the one in our existing critical illness protection products? It is similar to the definition of “Less Severe Coma” in our existing critical illness protection products, in which the insured sustained a state of unconsciousness, and he/she has no response to external stimuli for at least 48 hours and life support measures are necessary to sustain life.
4i.	How is **exertional heat stroke** different than normal heat stroke? Exertional heat stroke refers to an episode of syncope or collapse that is exercise associated during the actual run in the running event. In order for this benefit to be payable, the insured must be confined in a hospital for a minimum of 24 hours which is medically necessary. In addition, the diagnosis must be supported by evidence of all of the following: • Body temperature is recorded as 105°F (40.5°C) or higher; • Altered mental state with signs of either disorientation, irrational behaviour, agitation, confusion, seizure or coma; and • Diagnosis of exertional heart stroke by a Registered Medical Practitioner.
4j.	What are the specific **animal attacks** in causing injuries or losses to the insured that are covered by Runner Guard and what are not? Runner Guard covers certain losses and injuries that involves an unprovoked attack by the following animals: • wild boar, porcupine, dog, snake, cattle or monkey Runner Guard does not cover any loss or injury that relates to the followings: • provoked animal attacks • Attacks by animals that are not covered in this policy (e.g. insects, bees or wasps)

5a.	How about in the event that the insured sustains **multiple losses or injuries** that are covered by Runner Guard due to the same accident? In the event that the insured sustains more than one covered loss (whether it is covered under Running Injury Benefit or Wild Nature Benefit) due to the same accident, only 1 loss with the largest benefit amount will be payable for the same accident.
5b.	How about in the event that the insured sustains **multiple losses or injuries** that are covered by Runner Guard due to multiple accidents within the chosen cover period? Regardless of the number of accidents and covered losses sustained by the insured, the total benefit amount(s) paid under the Runner Guard policy shall not exceed 100% of the sum assured. Once the total benefit amount(s) paid under the policy reached 100%, the policy will be automatically terminated.
5c.	How about in the event that the insured is covered by **multiple policies** of Runner Guard? Only 1 Runner Guard policy is applicable on the same cover period.
6.	Under what conditions a Runner Guard policy shall be **terminated**? Runner Guard policy will be automatically terminated on the earliest of the following: • the insured passes away; • cancellation of the Runner Guard policy by the Company; • the end of the Period of Insurance as shown on the Certificate of Insurance; • the payment of any benefit under Running Injury Benefit or Wild Nature Benefit results in the total benefit amount(s) paid under the policy reaching 100% of the sum assured.
7a.	Does Runner Guard offer various options of **plan levels** or **cover periods**? Runner Guard consists of the following two plan levels: Plan Level | Sum Assured | Insured's Age Plan A | 500,000 | Age 18 – 70 Plan B | 1,000,000 | Age 18 – 55 And each plan level consists of the following four cover period options to choose from: • 1 day / 3 days / 30 days / 90 days Note: Runner Guard does not allow plan change.
7b.	Now I want to obtain a Runner Guard policy for a particular covered running event, which **cover period** option shall I choose if the covered running event requires participants to complete within 24-hours but across two days? 3-days option will be the best cover period option to covers on such particular event, among all options which are offered by Runner Guard.

8a.	Does gender or smoking habit or occupation affect the **premium** calculation of Runner Guard? Runner Guard does not consider gender, smoking habit or occupation on its premium calculation. <u>Note:</u> LifeStyle discount is not applicable to Runner Guard policies.
8b.	How many times does the policyholder need to pay the **premium** for the Runner Guard policy? A one-off premium payment is required at the application.
9a.	When is the earliest and the latest time to **apply** for a Runner Guard policy?

At the earliest	180 days prior to the first day of the designated cover period as selected by the applicant. (For the avoidance of doubt, the calculation of the 180 days shall also include the first day of the designated cover period as selected by the applicant) Upon a successful application, the policy will become effective on the first day of the designated cover period as selected by the applicant.
At the latest	On the same day of the covered event(s) that the insured participates in, before the official starting time of the actual run. Upon a successful application, the policy will become effective immediately.

9b.	My client seems to be interested in obtaining a Runner Guard policy. How can I **apply** for my client? Apply a Runner Guard policy is simple and easy: • Apply through iPoS, no paper application • Information on occupation, smoking habit and residential address are not required • No medical, occupational or financial underwriting <u>Note:</u> • this is a general insurance product. Paper 2 license is required in selling this product. • No PGS for this product. • FNA is not applicable to this product. • Although underwriting is not required for this product, a self-declaration shall be endorsed by the applicant. (Please refer to **FAQ question #10** for details on the self-declaration)
9c.	Upon a successful **application**, may the customer cancel the policy? Upon a successful application, the customer will not be allowed to cancel the policy.

9d. How do I know if the **application** is successful?

Upon a successful application, a confirmation email together with the certificate of insurance attached will be sent to the applicant.

10. Understand that there is a **self-declaration** at the end of the application. What is it about?

The self-declaration is as follow:

> I confirm that I will not be participating in any Covered Running Activity* against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date.
>
> * Covered Running Activity means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.

The declaration is to ensure that the applicant is physically suitable to participate the running events before applying for a Runner Guard policy.

11. Can a Runner Guard policy cover **family and friends** other than the insured?

A Runner Guard policy will only cover the insured alone (which is the same as the policyholder for this product). No family or friends will be covered unless they obtain a Runner Guard policy individually themselves.

12. What are the documents required in filing a **claim**?

Required claims documents	
• Proof of participation, including but not limited to registration payment receipt of the Covered Run • Claim form	
Claims due to:	Required claims documents
Running Injury Benefit/ Wild Nature Benefit	(i) Copies of any receipts (ii) Copies of discharge summary, referral letters, medical report (including laboratory, x-ray, ultrasound, MRI, CT); and (iii) Any other information which we may reasonably require to consider the claim.
Death	(i) Original or certified true copies of death certificate; (ii) Copy of Beneficiary's ID card; and (iii) Any other information which we may reasonably require to consider the claim.

Remarks:
The above items list out the basic required documents only. The Company may require additional document to process the claim.

Appendix 1: Product Description

Product Name	**Runner Guard**
Launch Date	2 November 2018 (Hong Kong only)
Basic/ Rider	Basic
Overview	• Offers protection specifically tailored to professional and amateur runners, covering for a range of running-related injuries from the start of the event to the finish line. • Coverage period is flexible: 1 day, 3 days, 30 days and 90 days • Lump sum payment for each benefit, including death, cardiac arrest, coma, loss of limb, tendon rupture and ligament tear and etc. The benefit amount is up to 100% of sum assured. • Wild Nature Benefit: Provide coverage if the Insured suffers an unprovoked attack by a wild boar, porcupine, dog, snake, cattle or monkey during the running competition and is treated in the outpatient or confined in the hospital. • This is a general insurance product
Contract Laser Print Code	GBRGA

Important note:

Since **Runner Guard** is a general insurance product :

- Financial Planner must hold a Paper 2 License
- No cooling-off
  (i.e. policy cannot be cancelled upon a successful application)

A. Benefit

1. Benefit Term (i.e. "Period of Insurance")	• 1 day • 3 days • 30 days; or • 90 days
2. Coverage scope	Country / Place No restriction *The participated competition should fulfill the requirement of "Covered Run" Covered Running Activity • Cross country running • Marathons • Road running • Trail running Covered Run A mass participation organized running competition or event, including but not limited to charity or sponsored events: • Has a minimum of 50 participants; • Charges a registration fee of up to HK$5,000 per participant; • Is open to the general public, or is organized or sponsored by the AIA; • Wholly takes place within the borders of the same country; • Covering a distance and/or course equal to or greater than 3,000m; • Wholly takes place up to an altitude of 2000m; • Has paramedic services available on site; and • Exclusively involves a Covered Running Activity
3. Running Injury Benefit	The claim amount is equal to the percentage of the sum assured or benefit amount corresponding to the relevant loss (please refer to the schedule of Benefit under Benefit Provisions shown in the policy contract). Loss includes: • Death • Cardiac Arrest • Coma • Permanent Loss of Limb or Loss of Sight * • Exertional Heat Stroke * • Achilles Tendon Rupture *

	• Hamstring Tear * • Ligament Tear * • Patellar Tendon Rupture * • Quadriceps Tendon Rupture * • Bone Fracture * The following sites and bones are included: Ankle, fibula, tibia, femur, patella, pelvis, vertebra, ribs, sternum, wrist, ulna, radius, humerus, scapula, clavicle, facial and skull • Dislocation of Joint * The following joints are included: Spine, hip, knee, wrist, elbow, ankle, shoulder blade **Important note:** * Diagnosis within 24 hours immediately following the Duration of Participation is required
4. Wild Nature Benefit	If the insured suffers an unprovoked attack by a wild boar, porcupine, dog, snake, cattle or monkey during their event and is treated at a hospital or outpatient clinic as a result, he will be paid a Wild Nature Benefit according to the severity of the injury including: • Paralysis • Loss of toe or finger • Other injury requiring confinement in a hospital or out-patient treatment
If the Insured sustains more than 1 covered loss in the same accident, he can be only paid for one loss with largest benefit amount under Running Injury Benefit or Wild Nature Benefit Regardless of the number of accidents and covered losses sustained by the Insured, the total benefit paid cannot exceed 100% of the sum assured.	

B. Premium

1. Premium Structure	• Male/Female: same rate • Smoker/Non-Smoker: same rate • Not renewable • By attained age as of the start of insurance
2. Premium Term	One-off payment and no renewal
3. Premium(HK$)	Please refer to the Premium Table of Appendix 2
4. Payment Mode	One-off
5. Lifestyle Discount	N/A

C. Product Particulars

1. Issue Age	**Issue Age**	**Sum Assured (HK$)**
	18 – 55	1,000,000
	18 – 70	500,000
2. Renewal Age	N/A	
3. Sex	Male and female	
4. Region	Hong Kong	
5. Currency	HK$	
6. Product Group	Personal Lines	
7. Contract Laser Print Code	GBRGA	
8. Policy Number Prefix	C22	

D. Underwriting Guidelines

1. Medical Requirements	• Waive Medical Underwriting • Need to answer a declaration: "I confirm that I will not be participating in any Covered Running Activity against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date."
2. Financial Requirements	N/A
3. Medical Rating	N/A
4. Nationality Rating	HKID card holder with residency in HK
5. Occupational Rating	N/A
6. Date Back/ Date Forward	Date Back: Not Allowed Date Forward: Allowed. Not more than 180 days before Period of Insurance. The Period of Insurance must be confirmed at the time of application.

7. Application Form	N/A *the application should be through iPoS
8. Key Man Insurance	N/A
9. CRS	N/A
10. FATCA	N/A

E. POS Guidelines

1. Change of Sum Assured	N/A
2. Reinstatement	N/A
3. Plan Change	N/A
4. Term Conversion	N/A
5. Change Payment Mode	N/A

F. Agent Compensation

1. Commission	20%
2. High Issue Age FYC Adjustment	N/A
3. Persistency	N/A
4. Extra 10%	N/A
5. Provident Fund	N/A
6. Case Count	No case count

G. Others

PTA Number for Brochure

a) English	PTA999442
b) Traditional Chinese	PTA999443

Appendix 2: Premium Table

Sum Assured: HK$500,000

Age	Coverage Period			
	1-Day	3-Day	30-Day	90-Day
18	78	162	360	414
19	78	165	361	414
20	78	167	364	415
21	78	167	365	419
22	79	167	369	420
23	79	170	370	421
24	82	170	372	421
25	82	171	374	421
26	83	172	377	425
27	83	172	378	426
28	85	176	381	427
29	85	176	382	429
30	85	176	382	430
31	87	182	396	444
32	89	184	404	454
33	90	189	414	466
34	94	193	421	480
35	94	199	430	491
36	94	203	442	502
37	95	204	453	514
38	98	210	460	526
39	99	215	470	536
40	99	216	480	549
41	104	223	487	562
42	105	227	499	571
43	106	232	508	584
44	110	237	518	592
45	111	240	527	607
46	114	243	536	615
47	117	248	547	629
48	118	253	557	637
49	118	259	565	650
50	121	260	575	658

Age	Coverage Period			
	1-Day	3-Day	30-Day	90-Day
51	122	266	585	673
52	127	271	592	682
53	127	275	604	695
54	129	277	612	703
55	131	282	623	714
56	132	286	631	725
57	134	290	637	734
58	136	293	647	742
59	137	298	654	752
60	138	302	662	762
61	139	306	670	769
62	144	309	679	779
63	144	312	685	791
64	145	315	695	796
65	148	319	702	807
66	151	325	718	824
67	154	333	736	847
68	161	349	763	879
69	167	364	796	916
70	176	381	839	962

*Uses Age Last Birthday

The above amounts are the premiums at product launch. The company will be reviewing the premiums of this product from time to time and adjust the premiums accordingly.

Sum Assured: HK$1,000,000

Age	Coverage Period			
	1-Day	3-Day	30-Day	90-Day
18	124	260	575	662
19	124	264	577	662
20	124	267	582	665
21	124	267	584	669
22	127	267	589	672
23	127	271	591	674
24	131	271	596	674
25	131	274	598	674
26	134	276	603	678
27	134	276	605	681
28	136	281	610	683
29	136	281	612	685
30	136	281	612	688
31	138	290	632	711
32	143	295	646	727
33	145	304	662	745
34	150	308	674	768
35	150	317	688	784
36	150	324	706	803
37	152	327	724	821
38	156	336	736	842
39	159	343	752	858
40	159	345	768	879
41	166	356	780	899
42	168	363	798	913
43	170	370	812	934
44	175	380	828	948
45	177	384	844	970
46	182	389	858	984
47	186	396	874	1,005
48	189	405	890	1,019
49	189	414	904	1,039
50	193	416	920	1,053

Age	Coverage Period			
	1-Day	3-Day	30-Day	90-Day
51	195	425	936	1,076
52	202	432	948	1,093
53	202	439	966	1,111
54	207	444	977	1,125
55	209	451	996	1,143

The above amounts are the premiums at product launch. The company will be reviewing the premiums of this product from time to time and adjust the premiums accordingly.

*Uses Age Last Birthday

Appendix 3: Claims Documents

Required claims documents	
• Proof of participation, including but not limited to registration payment receipt of the Covered Run • Claim form	
Claims due to:	**Required claims documents**
Running Injury Benefit/ Wild Nature Benefit	(i) Copies of any receipts (ii) Copies of discharge summary, referral letters, medical report (including laboratory, x-ray, ultrasound, MRI, CT); and (iii) Any other information which we may reasonably require to consider the claim.
Death	(i) Original or certified true copies of death certificate; (ii) Copy of Beneficiary's ID card; and (iii) Any other information which we may reasonably require to consider the claim.

Remarks:

The above items list out the basic required documents only. The Company may require additional document to process the claim.

Appendix 4: Certificate of Insurance



Certificate of Insurance
{Policy No.}

We are pleased to let you know that your policy is issued!

Plan Name:
Date of Issue:

This Certificate of Insurance provides the insured / policy owner an overview of the benefits, limits applicable to the Runner Guard insurance plan. The precise terms and conditions of this plan are specified in the Policy. Please refer to the Policy for the definitions of capitalized terms, and the exact and complete terms and conditions of cover. This Certificate of Insurance should be read along with the Policy, illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

Please CLICK HERE for your Policy.

Policy Details

Insured (Policy Owner)
Age:
Period of Insurance:
Sum Assured:

HK$

Premium:
Levy:
Total Paid Amount:

SAMPLE

Declarations

This Certificate of Insurance is issued based on the declarations made by the Insured in the online application. The Insured has confirmed that all such declarations in the application were and remain true and correct, including but not limited to:

- Hold Hong Kong ID Card and live in Hong Kong
- I confirm that I will not be participating in any Covered Running Activity* against any medical advice given by a registered practitioner of western medicine or Chinese medicine, a physiotherapist or a chiropractor within the past six months prior to the application date

* Covered Running Activity means running, including cross country running, marathons, road running and trail running, but not including any multi-discipline sport with running as one of the elements.

Note:

This is a computer printed Certificate of Insurance and no signature is required.

"We", "Us", "our" or **"AIA"** refers to AIA International Limited, as the case may be.

Please do not reply this email. Should you wish to contact us, please contact AIA Customer Service Hotline at (852) 2232-8888 (Hong Kong), AIA Financial Planners or Customer Service Representatives.

We maintain strict standards and procedures to prevent unauthorized access to information about you. AIA will never ask you to validate personal information such as your ID, password, or account numbers via email. If you receive such a request, please contact us through AIA Customer Service Hotline at (852) 2232-8888 (Hong Kong), AIA Financial Planners or Customer Service Representatives.

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SAMPLE

Benefits Schedule of Runner Guard

	Benefit Amount / % of Sum Assured	
Running Injury Benefit		
(a) Death	100%	
(b) Cardiac Arrest	100%	
(c) Coma	100%	
(d) Permanent Loss of Limb or Loss of Sight	100%	
(e) Exertional Heat Stroke	HK$ 10,000	
	With surgery	Without surgery
(f) Achilles Tendon Rupture	10%	HK$ 5,000
(g) Hamstring Tear	10%	HK$ 5,000
(h) Ligament Tear (at Ankle or Knee Joint)	10%	HK$ 5,000
(i) Patellar Tendon Rupture	10%	HK$ 5,000
(j) Quadriceps Tendon Rupture	10%	HK$ 5,000
(k) Bone Fracture at one, some or all of the following sites: Ankle, fibula, tibia, femur, patella, pelvis, vertebra, ribs, sternum, wrist, ulna, radius, humerus, scapula, clavicle, facial and skull	5%	HK$ 5,000
(l) Dislocation of Joint at one, some or all of the following sites: Spine, hip, knee, wrist, elbow, ankle, shoulder blade	HK$ 3,000	HK$ 3,000
Wild Nature Benefit		
(a) Paralysis	100%	
(b) Loss of Toe or Finger	10%	
(c) Other injury requiring Confinement in a Hospital or Out-Patient treatment	HK$ 2,000	

SAMPLE

- In the event that the Insured sustains more than one covered loss (whether pursuant to Running Injury Benefit and/or Wild Nature Benefit herein) within the same Duration of Participation of a Covered Run, no indemnity shall be paid for more than one of the losses, and the loss indemnified shall be that for which the largest benefit amount is payable as determined by the Company under Running Injury Benefit or Wild Nature Benefit herein.
- Regardless of the number of Accidents and covered losses sustained by the Insured, the total maximum liability of the Company under this Policy shall not exceed 100% of the Sum Assured.
- Once 100% of the Sum Assured is paid out, this plan will automatically be terminated.

AIA Hong Kong
1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Region only)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / Ms. Bonnie Tse / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre	Total page:	1 page + enclosure
Date:	15 October, 2019		
Subject:	**(Ref: A191004)** **推出「額外購買權附加契約」** **The Launch of Additional Purchase Option Rider**		

我們誠意於 **2019 年 10 月 25 日** (首個申請日期) 推出**「額外購買權附加契約」**。

此計劃為一個提供**轉換權益**的附加契約，讓客戶在毋須再次提供可保證明的情況下，把本計劃轉換為終身壽險計劃*。

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 查詢。

We are pleased to announce the launch of **Additional Purchase Option Rider** on **25 October 2019** (the first application date).

This plan is a rider that provides **Conversion Privilege**. It allows customers to convert this plan into a whole life protection insurance plan without requiring additional health information.

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 via agency leaders.

Best regards,

Felix Fung
Product Strategy and Management Department

*惟須受限於當時我們就此項權益可提供的一眾產品選擇而定。新保單的保費將由本公司釐定。
* subject to the choices of products then made available for this conversion. Premium for the new policy will be determined by the Company.

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Memo

附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 **2019 年 10 月 25 日** 起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊 • 中文版的印刷版本會於 **2019 年 10 月 25 日** 起陸續送抵香港各營業辦事處
產品簡介	• 財務策劃顧問可於 **2019 年 10 月 25 日** 起登入 Agency Corner 下載電子版本的產品簡介 • 印刷版本會由 **2019 年 10 月 25 日** 起陸續送抵香港各營業辦事處 • 財務策劃顧問亦可於 **2019 年 10 月 25 日** 起從 PSS 訂購印刷版本產品簡介 • 產品簡介編號 o 英文：PTA999903.1019 o 繁體中文：PTA999904.1019 o 簡體中文：PTA999905.1019
建議書系統 PGS2014	<table><tr><td></td><td>網上版</td><td>視窗離線版</td><td>iPad 離線版</td></tr><tr><td>版本號碼</td><td>18.4</td><td>18.4</td><td>18.4</td></tr><tr><td>推出日期</td><td colspan="3">2019 年 10 月 16 日 00:00</td></tr></table>• 有關 18.4 版本的詳細安排，將會由產品策劃部另函通知 (通告：A191012)
保單契約	可於 **2019 年 10 月 25 日** 登入 Contract Library 下載

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Memo

Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>

The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 25 October 2019
Chinese printed version will be delivered to Agency offices in Hong Kong starting from 25 October 2019

</td></tr>
<tr><td>Product Brochure</td><td>

The electronic version will be ready for download by financial planners in Agency Corner by 25 October 2019
Printed version will be delivered to all Agency offices in Hong Kong starting from 25 October 2019
Printed version will be ready for order through PSS from 25 October 2019
PTA number for Brochure:

English: PTA999903.1019
Traditional Chinese: PTA999904.1019
Simplified Chinese: PTA999905.1019

</td></tr>
<tr><td>PGS2014</td><td>
<table>
<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>18.4</td><td>18.4</td><td>18.4</td></tr>
<tr><td>Launch Date</td><td colspan="3">16 October 2019
00:00</td></tr>
</table>

Detailed arrangements regarding the release of version 18.4 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A191012)

</td></tr>
<tr><td>Policy Contract</td><td>Available at Contract Library on 25 October 2019</td></tr>
</table>

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
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一、 主要產品特點

額外購買權附加契約為客戶加強現有儲蓄計劃的保障。客戶可於第 **2、5 或 10 個保單週年日**當日或之前 **3 個月內**將本計劃轉換為另一份保額不高於此附加契約保額的終身壽險計劃 (定期壽險保單或任何預先包含危疾利益或在生利益之壽險保單或投資相連壽險保單除外) (簡稱「新保單」)，而**毋須再次提供任何可保證明**，惟須受限於當時我們就此項權益可提供的一眾產品選擇而定。新保單的保費將按轉換時本公司適用的保費率計算。

附錄一：產品資料介紹

產品名稱	額外購買權附加契約
銷售日期	香港：2019 年 10 月 25 日 (以申請日期為準) 澳門：容後公佈
基本計劃 / 附加契約	附加契約
計劃編號	10OPAIN5

A. 利益

1. 保障期	10 年
2. 身故賠償	沒有提供
3. 轉換權	可於第 2、5 或 10 個保單週年日當日或之前 3 個月內將本計劃轉換為另一份保額不高於此附加契約保額的終身壽險計劃 (定期壽險保單或任何預先包含危疾利益或在生利益之壽險保單或投資相連壽險保單除外)（簡稱「新保單」），而毋須再次提供任何可保證明，惟須受限於當時我們就此項權益可提供的一眾產品選擇而定。新保單的保費將按轉換時本公司適用的保費率計算。

B. 保費

1. 保費形式	保證均衡保費 (Level and Guaranteed)
2. 保費繳付期	10 年
3. 保費率	根據受保人的繕發年齡及核保評級而釐定 *(詳見附錄四之保費率表)*
4. 繳付方法	跟隨基本計劃
5. 健康生活折扣	不適用
6. 大額折扣	不適用

C. 產品細節

1. 投保年齡	15 日至 50 歲
2. 最低保額	10,000 美元 / 75,000 港元
3. 最高保額	以下之較低者： • 基本計劃首 10 年累積保費的 5 倍；或 • 同一受保人 500,000 美元 / 3,750,000 港元
4. 銷售地點	香港
5. 貨幣	跟隨基本計劃
6. 計劃類別	人壽計劃
7. 可附加於的基本計劃	BP3 / FLCP5 / PIP2 / SLE2 (只限定期繳付計劃)
8. 保單契約頁碼 - 額外購買權附加契約 (編號：2275B)	NG3B
- 中華人民共和國批註	BNAU
	保單契約樣本可在 Contract Library 下載

D. 核保規則

1. 體檢要求	• 需要正常核保 • 保額並不計入免體檢限額內 (保單繕發時及行使轉換權時)
2. 財務核保要求	保額並不計入常規的財務核保限額內
3. 體檢評級	• 提供至 MR 'D'、NR 'D' 或 +US$5/M • 於行使轉換權時，並不會評核體檢評級、國籍評級及職業評級 • 體檢評級、國籍評級及職業評級將帶至新保單
4. 國籍評級	
5. 職業評級	
6. 保單日期	跟隨基本計劃

7. 投保申請書	壽險及人身意外保險投保申請書 (OPUAIF00)

E. 保戶服務行政指引

1. 更改保額	• 於保單繕發後，不可增加保額 • 減少保額將被視為部份退保
2. 增加或刪除附加契約	• 只可於保單繕發後 1 年內購買，但必須 date back 至保單生效日 • 可以刪除附加契約，跟隨現行規則
3. 復效	跟隨現行復效規則
4. 申請減價 (Appeal Loading)	與現行規則相同
5. 更改繳付保費方法	跟隨現行規則

F. 佣金

1. 佣金	
- 保單年度 1	35%
- 保單年度 2	10%
- 保單年度 3-6	3%
2. High Issue Age FYC Adjustment	不適用
3. Persistency & Career Benefit	適用
4. Extra 10%	跟隨基本計劃
5. Provident Fund	不適用
6. FYP Credit	首年保費之 100%
7. FYC Adjustment	組別 2 (Regular Premium – Life)

G. 其他

1. 保單建議書系統(PGS)	適用於 PGS 18.4
2. 產品簡介編號	英文：PTA999903.1019 繁體中文：PTA999904.1019 簡體中文：PTA999905.1019

附錄二：財務需要分析表格之配對

適合性評估

問題			額外購買權附加契約
C1	您選購本公司產品的目標為何? (可選多於一項)		
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等)	
	B	為醫療需要作準備 (例如：危疾、住院等)	
	C	為未來提供定期的收入 (例如：退休收入等)	
	D	為未來需要儲蓄 (例如：子女教育，退休等)	
	E	投資	
	F	其他 (例如：商業保險/要員保險等) 請詳述: 轉換權	✓
C2	您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項)		
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃)	
	E	其他 (請詳述) : _____	
C3	您投購保單及/或投資計劃的目標得益/保障年期為多久? (請選一項)：		
	<1 年		
	1-5 年		✓
	6-10 年		✓
	11-20 年		
	> 20 年		
	終身		
C4a	您能夠及願意支付保單及/或投資計劃的年期為? (請選一項)		
	<1 年		
	1-5 年		✓
	6-10 年		✓
	11-20 年		
	> 20 年		
	終身		
C5	受保人需要的額外人壽保障額為?		不適用

✓指申請本產品之可配對選項

附錄三：保單契約樣本

樣本

AIA International Limited

友邦保險（國際）有限公司

額外購買權附加契約

編號：2275B

契約種類

此附加契約附加於保單。除於此另作規定外，此附加契約所附加於的附加契約條文及基本保單的條文將適用於此附加契約。若基本保單的條文及／或附加契約的條文與此附加契約的條文有任何抵觸或差異之處，則以此附加契約的條文為依歸。除於此另作解釋外，基本保單及附加契約條文內界定之文字及詞語在此附加契約內具有相同涵義。

吸煙習慣

此附加契約是根據受保人申報之吸煙習慣而發出或復效。若受保人在此附加契約之投保申請書上列明的日期當日或為此附加契約辦理復效之適當的表格上列明的日期當日是吸煙人士，但您及／或受保人當時並沒有在相關申請書／表格上向我們透露或知會我們該資料，則不論保單內有何其他條文（包括但不限於此保單的任何**不得提出異議**條文），本公司可使此附加契約無效。

轉換權

您可在此附加契約有效期間及第二(2)個、第五(5)個或第十(10)個保單週年日前三(3)個月內，將此附加契約退回給本公司，並於受保人毋須提供任何可保證明下，轉換至另一份保額不高於此附加契約保額的個人人壽保險（定期壽險保單或任何預先包含危疾利益或在生利益之壽險保單或投資相連壽險保單除外，及須符合本公司屆時之規則及視乎就本條文的目的而言本公司當時可提供的產品選擇而定）（簡稱「新保單」）。新保單之保單日期將以此附加契約之退保日期為準，而新保單之保費，將按轉換時本公司於退保日期適用之保費率及受保人當時之實際年齡計算。若此附加契約於繕發時需繳付額外保費，新保單應按相同準則計算應付之額外保費。

保障終止

此附加契約將於下列任何一項最先發生時自動終止：

(a) 滿期日；
(b) 受保人身故；
(c) 基本保單終止；
(d) 基本保單及／或此附加契約根據基本保單的**保費條文**於寬限期完結後失效；及
(e) 本公司繕發新保單時。

於此附加契約終止後繳交或接納的任何保費，將不會對我們構成任何責任，但我們會退回該保費。

－ 此頁完 －

附錄四：保費率表
Appendix 4: Premium Rate Table

年繳保費率 (每 1,000 元保額)
Annual Premium Rate (Per $1,000 Sum Assured)

年齡 Age	男性 Male	女性 Female
0	0.17	0.17
1	0.18	0.18
2	0.18	0.18
3	0.18	0.18
4	0.18	0.18
5	0.18	0.18
6	0.19	0.19
7	0.19	0.19
8	0.19	0.19
9	0.19	0.19
10	0.19	0.19
11	0.20	0.20
12	0.20	0.20
13	0.21	0.21
14	0.21	0.21
15	0.21	0.21
16	0.22	0.22
17	0.22	0.22
18	0.23	0.23
19	0.23	0.23
20	0.23	0.23
21	0.25	0.24
22	0.26	0.24
23	0.27	0.25
24	0.28	0.25
25	0.29	0.25

年齡 Age	男性 Male	女性 Female
26	0.30	0.26
27	0.31	0.26
28	0.32	0.27
29	0.33	0.27
30	0.34	0.27
31	0.38	0.30
32	0.41	0.32
33	0.45	0.35
34	0.48	0.37
35	0.52	0.40
36	0.55	0.42
37	0.59	0.45
38	0.62	0.47
39	0.66	0.50
40	0.69	0.52
41	0.81	0.59
42	0.93	0.65
43	1.04	0.72
44	1.16	0.78
45	1.27	0.84
46	1.39	0.91
47	1.51	0.97
48	1.62	1.04
49	1.74	1.10
50	1.85	1.16

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This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.
It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Product Features Highlights

Additional Purchase Option Rider is an add-on plan that increases the level of cover provided by the existing savings plan. Within **3 months before the 2nd, 5th or 10th anniversary** of this plan, this plan can be converted into a whole life protection insurance plan (other than a term insurance policy or any insurance policy with pre-packaged critical illness benefits or living benefits or investment linked assurance scheme policy) ("New Policy") **without requiring additional health information**, subject to the choices of products then made available for the conversion. Premium of the New Policy will be based on the prevailing premiums at the time of conversion.

Appendix 1: Product Description

Product Name	Additional Purchase Option Rider
Launch Date	Hong Kong: 25 Oct 2019 (according to the application date) Macau: to be announced
Basic / Rider	Rider
Plan Shortnames	10OPAIN5

A. Benefit

1. Benefit Term	10 years
2. Death Benefit	Not available
3. Conversion Privilege	Within 3 months before the 2nd, 5th or 10th anniversary of this plan, this plan can be converted into a whole life protection insurance plan (other than a term insurance policy or any insurance policy with pre-packaged critical illness benefits or living benefits or investment linked assurance scheme policy) ("New Policy") without requiring additional health information for an amount not exceeding the sum assured of this plan, subject to the choices of products then made available for the conversion. Premium of the New Policy will be based on the prevailing premiums at the time of conversion.

B. Premium

1. Premium Structure	Level and guaranteed
2. Premium Payment Term	10 years
3. Premium rates	Based on issue age of the insured and underwriting class *(Please refer to the Premium Rate Table in Appendix 4)*
4. Payment Mode	Follow basic plan
5. Lifestyle Discount	Not Applicable
6. Size Discount	Not Applicable

C. Product Particulars

1. Issue Age	15 days - age 50
2. Minimum Sum Assured	US$10,000 / HK$75,000
3. Maximum Sum Assured	The lesser of: • 5 times cumulative premiums of basic plan in the first 10 years; or • US$500,000 / HK$3,750,000 per insured's life
4. Region	Hong Kong
5. Currency	Follow basic plan
6. Product Group	Traditional Life
7. Attachable basic plan	BP3 / FLCP5 / PIP2 / SLE2 (regular pay only)
8. Contract Laser Print Code - Supplementary Additional Purchase Option Contract (Form No. 2275B)	NG3B
- PRC G Endorsement	BNAU
	Please refer to Contract Library for contract specimen.

D. Underwriting Guidelines

1. Medical Requirement	• Normal underwriting is required • The sum assured will not aggregate to non-med limit (both at policy issue and when exercise the conversion privilege)
2. Financial Requirement	The sum assured will not aggregate to routine financial limit
3. Medical Rating 4. Nationality Rating 5. Occupation Rating	• Offer up to MR'D', NR'D' or +US$5/M • Will not assess MR, NR and OR when exercising the conversion privilege • The MR, NR and OR will be carried forward to the New Policy
6. Policy Date	Follow basic plan
7. Application Form	Life and Personal Accident Insurance Application Form (OPUAIF00)

E. POS Guidelines

1. Change of Sum Assured	• Increase of sum assured is **NOT** allowed after the policy is issued • Reduction in sum assured will be considered as partial surrender
2. Add / Delete (Rider)	• Can purchase within 1 year after policy issuance, but will date back to policy effective date • Allow to delete rider, follows existing practice
3. Reinstatement	Follow normal reinstatement requirements
4. Appeal Loading	Follow existing rules
5. Change Payment Mode	Follow existing rules

F. Agent Compensation

1. Commission	
- Policy year 1	35%
- Policy year 2	10%
- Policy year 3-6	3%
2. High Issue Age FYC Adjustment	Not applicable
3. Persistency & Career Benefit	Applicable
4. Extra 10%	Follow basic plan
5. Provident Fund	Not applicable
6. FYP Credit	100% of FY Premium
7. FYC Adjustment	Group 2 (Regular Premium – Life)

G. Others

1. Proposal Generation System (PGS)	PGS 18.4 will be applicable
2. PTA Number for Brochure	English: PTA999903.1019 Traditional Chinese: PTA999904.1019 Simplified Chinese: PTA999905.1019

Appendix 2: Mapping in Financial Needs Analysis Form

Suitability Assessment

Questions			Additional Purchase Option Rider
C1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	Providing regular income in the future (e.g. retirement income, etc.)	
	D	Saving up for the future (e.g. child education, retirement, etc.)	
	E	Investment	
	F	Others (e.g. business / keyman insurance, etc.) Please specify: Conversion Privilege	✓
C2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify): _____	
C3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		
	> 20 years		
	Whole of Life		
C4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		✓
	11-20 years		
	> 20 years		
	Whole of Life		
C5	What is the additional level of life protection needed for the Proposed Insured?		Not Applicable

✓refers to the choices that can be mapped to apply the product

Appendix 3: Policy Contract Specimen

Specimen

SUPPLEMENTARY ADDITIONAL PURCHASE OPTION CONTRACT

FORM NO. 2275B

TYPE OF CONTRACT

This Supplementary Contract is attached to your Policy. The Supplementary Contract Provisions and provisions of the Basic Policy to which this Supplementary Contract is attached shall apply except as provided herein. In case of any inconsistency or discrepancy between the provisions of the Basic Policy and/or Supplementary Contract Provisions, and those contained herein, the latter shall prevail. Unless otherwise defined herein, words and expressions defined in the Basic Policy and the Supplementary Contract Provisions shall have the same meanings in this Supplementary Contract.

SMOKING HABIT

This Supplementary Contract is issued or reinstated on the basis of the Insured's declared smoking habits. If the Insured is a smoker as at the date of the application form for this Supplementary Contract or as at the date of the appropriate form for reinstatement of this Supplementary Contract but you and / or the Insured do not disclose the same to us in the relevant form, this Supplementary Contract shall be voidable by the Company notwithstanding any other provision of the Policy (including, but not limited to, any incontestability clause in this Policy).

CONVERSION PRIVILEGE

Within the three-month period before the second (2nd), fifth (5th) or tenth (10th) Policy Anniversary, and while this Supplementary Contract is in force, it may be surrendered to the Company in exchange for a new individual life policy (other than a term insurance policy or any insurance policy with pre-packaged critical illness benefits or living benefits or investment linked assurance scheme policy, and subject to the choices of products then made available by the Company for the purpose of this provision and the Company's prevailing rules and regulations) ("New Policy") without further evidence of insurability for an amount not exceeding the Supplementary Contract Sum Assured. Such New Policy shall be dated as of the date of surrender. The premium charged on the New Policy shall be determined in accordance with the Company's applicable premium rates then in effect for the Insured's age on the date of surrender. If this Supplementary Contract is issued with an extra premium, an extra premium computed on a consistent basis shall be charged on the New Policy.

TERMINATION

This Supplementary Contract shall automatically terminate on the occurrence of the earliest of the following:

(a) the Expiry Date;
(b) the death of the Insured;
(c) the termination of the Basic Policy;
(d) the lapse of the Basic Policy and/or this Supplementary Contract following the expiry of the Grace Period pursuant to the PREMIUM PROVISIONS of the Basic Policy; and
(e) the New Policy is issued by the Company.

The payment to or acceptance of any premium hereunder subsequent to termination of this Supplementary Contract shall not create any liability but the Company shall refund any such premium.

*** End of page ***

APO Rider 10252019 NG3B

附錄四：保費率表
Appendix 4: Premium Rate Table

年繳保費率 (每 1,000 元保額)
Annual Premium Rate (Per $1,000 Sum Assured)

年齡 Age	男性 Male	女性 Female
0	0.17	0.17
1	0.18	0.18
2	0.18	0.18
3	0.18	0.18
4	0.18	0.18
5	0.18	0.18
6	0.19	0.19
7	0.19	0.19
8	0.19	0.19
9	0.19	0.19
10	0.19	0.19
11	0.20	0.20
12	0.20	0.20
13	0.21	0.21
14	0.21	0.21
15	0.21	0.21
16	0.22	0.22
17	0.22	0.22
18	0.23	0.23
19	0.23	0.23
20	0.23	0.23
21	0.25	0.24
22	0.26	0.24
23	0.27	0.25
24	0.28	0.25
25	0.29	0.25

年齡 Age	男性 Male	女性 Female
26	0.30	0.26
27	0.31	0.26
28	0.32	0.27
29	0.33	0.27
30	0.34	0.27
31	0.38	0.30
32	0.41	0.32
33	0.45	0.35
34	0.48	0.37
35	0.52	0.40
36	0.55	0.42
37	0.59	0.45
38	0.62	0.47
39	0.66	0.50
40	0.69	0.52
41	0.81	0.59
42	0.93	0.65
43	1.04	0.72
44	1.16	0.78
45	1.27	0.84
46	1.39	0.91
47	1.51	0.97
48	1.62	1.04
49	1.74	1.10
50	1.85	1.16